

# GUIDEWELL

Creating Better Health *Together*

**2023** GuideWell Impact Report



Florida Blue  
Named

Great  
Place  
To  
Work<sup>®</sup>

Certified  
AUG 2023 - AUG 2024  
USA

See page 42



## Table of Contents

Message from Our President and CEO	<b>3</b>
Message from Our Chief Health Equity Officer	<b>4</b>
2023 Impact Highlights	<b>5</b>
Advancing Health Together	<b>6</b>
Reducing Health Disparities	<b>9</b>
Improving Access & Affordability	<b>17</b>
Fostering Mental Well-being	<b>23</b>
Strengthening Food Security	<b>29</b>
Advancing an Inclusive Workplace	<b>33</b>
An Enterprise-Wide Commitment	<b>37</b>
Awards and Employee Engagement	<b>41</b>
Increasing Supplier Diversity	<b>45</b>
Reducing Carbon Footprint	<b>49</b>
GRI Content Index	<b>50</b>



# Creating the Future of *Health*

## Message from Our President and CEO

I am proud to introduce the third annual GuideWell Impact Report, which highlights the progress we made toward delivering quality health care for the people and communities we serve, and our company's commitment to serving as a force for good.

At GuideWell, we recognize that accessible, affordable health care plays a critical role in building and sustaining healthy communities. With millions of members in Florida, a major footprint in Puerto Rico, and a growing presence across all 50 states, GuideWell understands the challenges facing the diverse populations in each region we serve.

Through collaboration with like-minded partners and steadfast dedication from each of our GuideWell companies, this report outlines the meaningful advances we are making toward our mission: To help people and communities achieve better health. Together, we've taken steps to address food insecurity, provide more comprehensive mental health resources, and made strategic, hyperlocal investments to support those with the greatest needs — because enabling communities to reach their highest health potential goes far beyond a doctor's office.

However, to be a good corporate citizen is to recognize that this work is never complete. We believe health care is a fundamental right for all, but that is not our current reality. Inequitable access to care translates to disparate health outcomes. That's why I am especially proud of GuideWell's many initiatives to address disparities through our inclusive business practices. We are committed to identifying and deploying interventions and solutions that improve the health care system for everyone.

On behalf of the GuideWell Board of Directors, I extend my gratitude to our team members, partners, and the health care workers who devote their lives to making people healthier.

Our dedication to GuideWell's mission is unwavering, and thanks to the passion and perseverance of our team, we are making tremendous progress.

**Pat Geraghty**  
President and CEO, GuideWell and Florida Blue

## Message from our Chief Health Equity Officer

Championing health equity is a core tenet of GuideWell's strategy. We know many communities face deeply entrenched health disparities, which require persistence and tenacity to solve.

As Chief Health Equity Officer, it is my responsibility — and my privilege — to spend each day thinking about how the people at GuideWell — the providers we work with and our partners in the communities we serve — can create better health together. This work is only meaningful if it is sustained, and in 2023, we made a concerted effort to ensure that health equity concepts are deeply embedded in all aspects of our business operations.

**We built a health equity team.** One of our key achievements was the establishment of the Health Equity Office, a dedicated team tasked with driving our initiatives. The work is overseen by the Health Equity Steering Committee which serves to advise and support the work. This shift ensures that health equity considerations are woven into every aspect of our operations and mission, from health care affordability to community partnerships and initiatives on the ground.

**We made health equity training core to our professional development.** In tandem with this organizational alignment, we invested in training our Board of Directors, leadership teams, clinical team members, and provider partners to regard health equity as a business imperative. These trainings have supported strategic planning at every level, all of which now include a deliberate consideration of how to address or enhance health equity.

**We are working across the care continuum to improve health outcomes.** GuideWell's efforts around diabetes, maternal health, and asthma reflect how we are addressing the disparities we identify. From improving care management for members living with diabetes, to providing blood pressure monitors to high-risk pregnant members to working with members to manage their asthma, we are addressing critical drivers of health and establishing targeted interventions.

**We are delivering tailored solutions by engaging the communities we serve.** With initiatives such as Growing Resilient Communities, we work at the neighborhood level, hearing from residents to understand the health and life obstacles that prevent their communities from thriving. This hyper-local approach ensures that our proposed solutions are tailored to the specific challenges facing each community. Our engagement with community-based organizations to dismantle structural barriers to health equity sets us apart. This work provides valuable insights that will inform larger-scale efforts for greater impact and sustainability.

I am proud of the progress we made, and I look forward to the work that lies ahead to create a healthier, more equitable future for the people and communities we serve.

**Dr. Kelli Tice**  
Chief Health Equity Officer at GuideWell

## 2023 Impact Highlights:

### Reducing Health Disparities



**Invested \$1.5 million** to expand the Growing Resilient Communities initiative to address generational poverty in critical Florida ZIP codes.



**Allocated \$4 million for business initiatives and community outreach programs** as part of our five-year Equity Alliance commitment, focused on inclusion and advancing health in the communities we serve.



Improved access to diabetes testing and screening for Black Florida Blue members, leading to a **2.12% reduction in disparate health outcomes.**



### Strengthening Food Security

**Supplied 52.9 million meals** to more than 388,000 individuals in Florida and awarded \$3.3 million in Florida Blue Foundation grants to nine organizations across the state to strengthen food security.



### Community Engagement

**Provided \$28.4 million in charitable giving** to improve the health of local communities.

### Fostering Mental Well-being



**Donated \$3.2 million** in Florida Blue Foundation grants to 10 organizations to enhance mental well-being for children, teens, families, and older adults across Florida.



**Increased Florida Blue member engagement rate with meQuilibrium, a mental well-being support tool, by 50%.** Assessments revealed that members experienced lower anxiety and depression in 2023.



Fielded a survey to measure social isolation and loneliness in Puerto Rico. Fundación Triple-S then **awarded \$250,000 to 10 non-governmental organizations that are working to address this challenge.**

### Reducing Carbon Footprint



**Reduced greenhouse gas emissions by 48.7%\*** compared to the baseline year of 2017.

\*This figure reflects all GuideWell businesses except Triple-S.

### Increasing Supplier Diversity



**Achieved 20% diverse supplier spend** across GuideWell (meeting our 2025 target), and 2.75% spend with Black-owned businesses, with a goal to reach 5% by 2025.

## Advancing Health Together

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

*Established in 2014, the GuideWell organization encompasses:*

- **Florida Blue:** Serving more than 5.9 million members across every county in Florida, with health solutions ranging from individual and group health plans, to personalized care programs and mental well-being support.
- **Triple-S:** The exclusive Blue Cross Blue Shield plan serving Puerto Rico, offering comprehensive health, life, and property and casualty insurance products and services to more than 1.6 million customers across the island.
- **Florida Health Care Plans:** Delivering insurance and high-quality integrated care throughout Florida's Volusia, Flagler, Seminole, Brevard, and St. Johns counties.
- **Truli for Health:** Helping Florida's workforce access affordable, patient-centered, value-based care in collaboration with leading local hospital systems and providers.
- **Capital Health Plan:** Delivering insurance and quality health care for Florida's Medicare recipients, state employees, and business owners at clinical locations throughout Tallahassee.
- **GuideWell Health & Sanitas:** Providing primary, specialty, and urgent care at nearly 100 Florida medical centers and affiliate clinics.
- **WebTPA:** Excelling as one of the country's largest, most flexible third-party administrators for employer health care benefits administration.
- **GuideWell Source:** Aiding the government — and ultimately consumers — through improved processing of Medicare claims in Washington D.C., Florida, Puerto Rico, and beyond.
- **PopHealthCare/Emcara:** A collaborative, home-based care company that builds long-term relationships with patients and their care teams in various locations throughout the country.
- **Florida Blue Foundation:** The philanthropic affiliate of Florida Blue, committed to improving the health of Floridians.
- **Fundación Triple-S:** The philanthropic branch of Triple-S focused on food security, mental health, and loneliness and social isolation.

*Together, GuideWell's 18,000 employees serve more than 38.5 million people across 50 states, Puerto Rico, and the U.S. Virgin Islands.*

We have thoughtfully and intentionally expanded the GuideWell family of companies, to add and integrate health solutions and services that provide enhanced value to our current and future customers, to our partners, and to a growing number of highly engaged team members who help GuideWell achieve its mission.



## Be Well, Work Well, Guide Well

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

### Be Well

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

### Work Well

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

### Guide Well

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

## How We Bring Our Mission and Values to Life

**Mission:** GuideWell's mission is to help people and communities achieve better health, with the core belief that everyone deserves access to quality, affordable health care. Through our portfolio of companies and partnerships, we advance this mission by embracing new ideas and technologies that drive innovation and help us deliver exceptional, personalized, and affordable care tailored to meet the physical, social, and cultural needs of the people we serve.

At GuideWell, we have the vision and scale to address systemic health disparities and a dedicated focus on helping communities, which may have traditionally been underserved, thrive. Because health education helps people take a more active role in managing their health, we believe it's key to reducing disparities.

**Values:** As part of the continuing effort to strengthen our shared culture in 2023, we expanded GuideWell's Code of Conduct to all GuideWell companies. Our Code of Conduct is built around our core values:



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



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



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



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



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



**Excellence:** We believe in driving high quality results that make our customers love us.

## How We Measure Our Impact

To ensure that customers remain at the center of every business decision, GuideWell focuses on leading in affordability, partnering across the health care ecosystem, championing health equity, strengthening whole person health outcomes, and curating and delivering simplified, local health solutions.

Within each area of impact, we established specific plans to generate tangible health benefits and social and economic value for members, customers, communities, and employees and metrics to measure their impact.

GuideWell has prioritized the following areas where we are best positioned to drive significant impact:



**Reducing Health Disparities**



**Advancing an Inclusive Workplace**



**Improving Access & Affordability**



**Increasing Supplier Diversity**



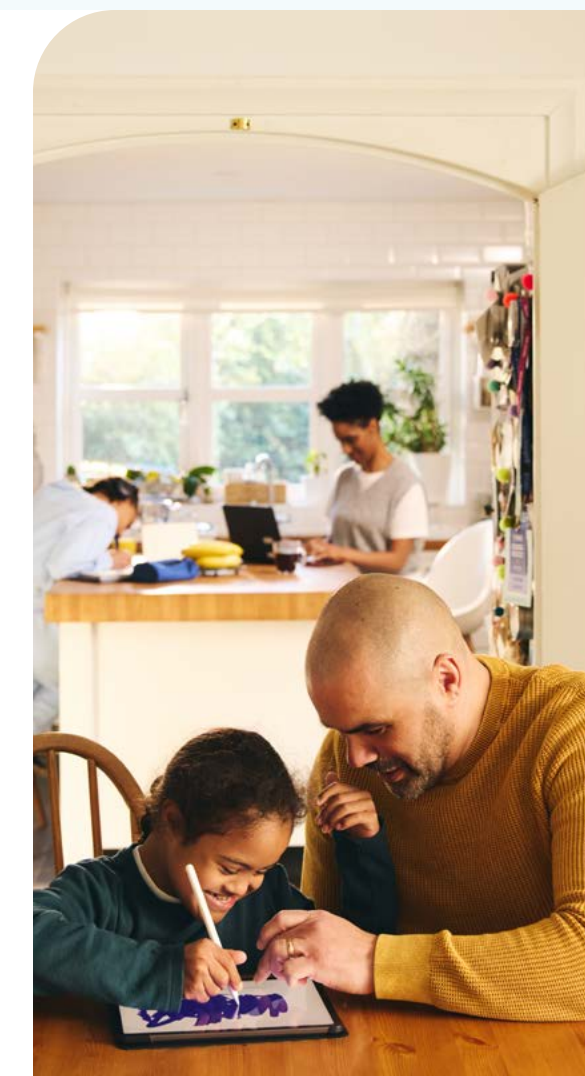
**Fostering Mental Well-being**



**Reducing Carbon Footprint**



**Strengthening Food Security**





# REDUCING HEALTH DISPARITIES

To close the gap in health outcomes across different groups of people, we must tackle its root causes. At GuideWell, we're focused on addressing generational poverty and health care accessibility and offering culturally relevant care in the communities we serve. Through education and community-based interventions, we aim to empower those at higher risk of experiencing health inequities by providing them with the knowledge and resources to improve their overall health.

## Investing in Health Equity

In 2023, GuideWell invested \$4 million in business initiatives and grants to nonprofit organizations as part of our five-year, \$25 million pledge for the Equity Alliance — a program launched in 2020 to drive inclusion and health equity in our internal and external communities. To date, we have distributed \$23 million of that commitment and are on track to hit our goal in 2024 ahead of schedule. Our community outreach includes partnering with the American Heart Association to support the Embrace-A-Clinic, a program that equips patients to self-monitor their blood pressures at home and improves access to healthy food options.

### Funding Scholarships for Students in High-risk Communities

- Through the Equity Alliance, we funded 40 scholarships for graduating high school seniors residing in the six Growing Resilient Communities ZIP codes in Florida.
- The Florida Blue Foundation awarded \$2.5 million in grants to five universities that are home to major medical schools through a program called Bridging Campus to Community which is designed to foster a better understanding and commitment to health care parity and improve overall health outcomes. The universities include Florida State University, University of Florida, University of South Florida, University of Central Florida, and Florida International University. These five public universities have well-established programs that bridge future doctors and other medical professionals from the classrooms to work with individuals who reside in high-risk communities.

In Puerto Rico, Triple-S has a \$1.5 million endowment to fund scholarships for students attending Universidad del Sagrado Corazón and Universidad Ana G. Méndez.



At GuideWell, we believe health equity must be part of the culture of care and a business imperative to ensure that everyone has an equal opportunity to achieve their best health.

— Elana Schrader, M.D., Senior Vice President of Health Care Services and President of GuideWell Health



## New Analytics to Support Communities

Data helps guide action. We believe that by using the right data from the right sources, we can assess the populations we serve and understand what changes may be needed.

### Measuring Health Equity

In 2023, Florida Blue created a whole health index to measure member health holistically, taking community, social, and clinical drivers into account. This index will allow us to track changes in disparities to see where we are improving as a company and where we need to increase our efforts.

The index rates how far a member is from equity based on a host of factors such as affordability, existing conditions, care gaps, and indicators around their health status. Where the imbalances are the largest, we will aim to intervene.

## Controlling Diabetes

Certain racial and ethnic populations are disproportionately affected by the diabetes epidemic. Minority populations are often diagnosed later, are less likely to have access to care, and are more likely to face complications from diabetes. Comprehensive diabetes management is essential to control blood glucose, reduce risks for complications, and improve health outcomes for these populations.

Diabetes remained a major focus in 2023 for Florida Blue and Triple-S.

- We expanded the Florida Blue Diabetes Care Management Program to include support for members managing hypertension.
- We worked with providers to collect social determinants of health (SDOH) data, which is linked to reducing access to diabetes care and limiting self-management behaviors.
- We encouraged members to receive a yearly eye exam to identify damage to the retina caused by diabetes because early detection and treatment can help prevent more serious conditions like blindness.
- We used data to identify members with diabetes and other chronic diseases who were particularly vulnerable and worked with their providers to improve their quality of life.
- At Florida Blue, care nurses [educated](#) members about the relationship between diabetes and oral health, which can lead to poor health outcomes when unmanaged.

Triple-S was [recognized](#) by the U.S. Centers for Disease Control and Prevention for its prediabetes program promoting lifestyle changes — a designation that it will retain for five years (through December 2027).

**60%**  
of participants  
reduced their  
risk of diabetes.



Our goal is to promote healthy living. Given Puerto Rico's high rates of diabetes, one of the highest in the United States, and significant prediabetic population, we are pleased with the successful implementation of the program for our members.

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



## Improving Maternal Health

According to the [March of Dimes](#), nearly one-fifth of Florida counties and one-fifth of municipalities in Puerto Rico are maternity care deserts, where almost 21% of pregnant women receive inadequate or no maternal care — greater than the U.S. average of just under 15%.

To improve health outcomes for pregnant women and their babies:

- Florida Blue piloted a program to distribute blood pressure monitors and scales to pregnant women so they can manage their health at home. Expectant mothers can also access free educational videos about maternal health on Florida Blue's [website](#).
- To better identify maternal health disparities and determine where to deploy solutions and resources, Florida Blue developed a maternal health equity dashboard in 2023. This tool, which collects pregnant members' data like race, ethnicity, and language, incorporates area deprivation index and social vulnerability index data from the U.S. Census, as well as the Severe Maternal Morbidity diagnosis.
- Black maternal health is an emerging focus for GuideWell. Through a partnership with March of Dimes in Tampa, the Florida Blue Foundation hosted a Black breastfeeding forum during Black Breastfeeding Week.
- In Puerto Rico, Triple-S [partnered](#) with March of Dimes to pioneer a group prenatal care program for mothers with Medicaid coverage at the University of Puerto Rico Hospital Federico Trilla. The objective is to empower mothers to participate to ultimately reduce preterm births and improve the health of pregnant mothers and their babies.



We are proud to become the first hospital to implement this program alongside March of Dimes and appreciate the support Triple-S has provided to mothers in Puerto Rico. Our goal is to empower patients so that they can play an active role in their prenatal care and be an example to other medical institutions in Puerto Rico.

– Yelitza Sánchez Rodríguez,  
Executive Director, University of  
Puerto Rico Hospital Federico Trilla

## Outreach in Puerto Rico

Triple-S partnered with Dementia Friends Puerto Rico, an initiative led by the Alzheimer's Association and the Department of Health, to promote greater understanding and support for people with dementia through educational workshops. In 2023, 50 workshops were held, and more than 2,060 Dementia Friends were certified to build awareness about the disease and create a more inclusive environment so people with dementia can function in society longer.

Fundación Triple-S also hosted the Ibero-American Alzheimer's Assembly in Puerto Rico. With 18 countries represented, the event aimed to promote a concerted worldwide effort to confront Alzheimer's and encourage countries to develop their own national plans and public policies.

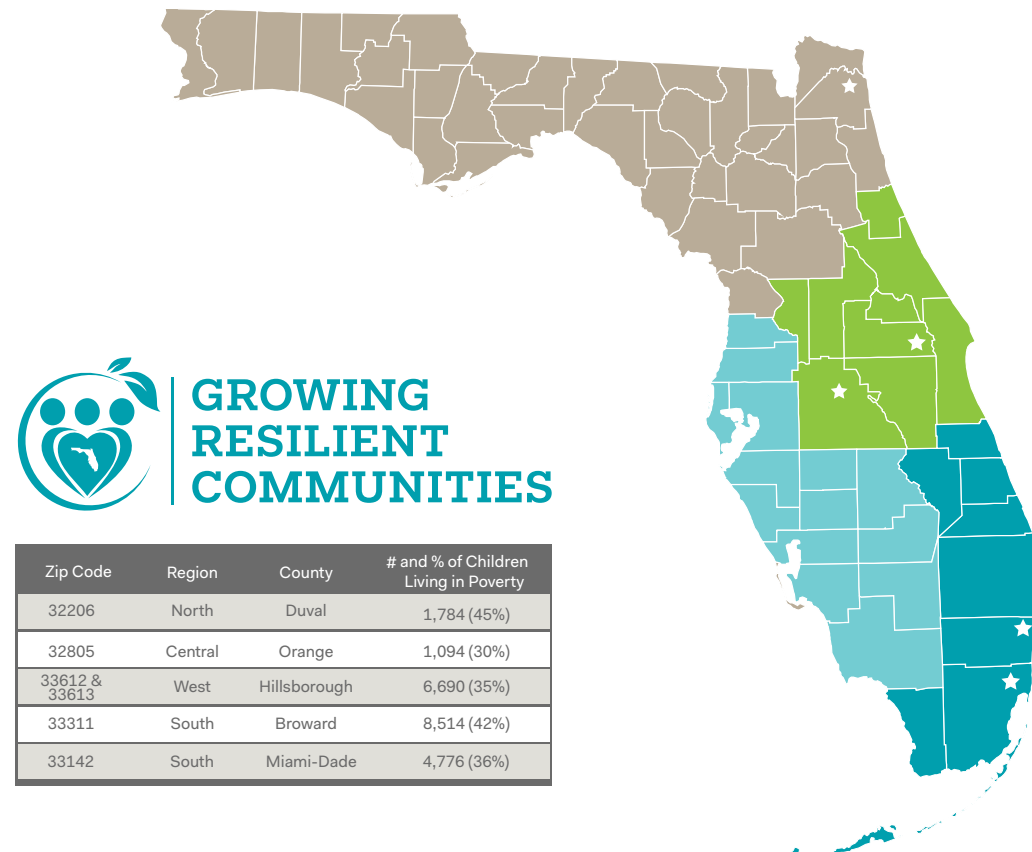
Triple-S also hosted its 26th annual golf tournament, raising \$100,000 to support 10 organizations focused on bringing health and wellness to communities in Puerto Rico.



## Identifying Meaningful Solutions

Generational poverty is one of the root causes of systemic health inequity. With that in mind, GuideWell launched the Growing Resilient Communities initiative in 2021 which seeks to break the cycle of generational poverty in targeted underserved ZIP codes in Florida's major markets. The initiative is building cross-sector collaboration, empowering residents to help identify sustainable solutions.

- We are providing community support to people in under-resourced neighborhoods in six ZIP codes where many children and families are living in poverty, per the Florida Chamber Foundation's Florida Scorecard. The ZIP codes cover specific neighborhoods in Tampa, Fort Lauderdale, Miami, Jacksonville, and Orlando.
- In 2023, we added the Miami-Dade County ZIP code 33142 to the program and worked with area partners to fund comprehensive needs assessments. Based on those assessments, GuideWell contributed \$350,000 to help build a commercial kitchen and three local businesses in Allapattah, one of the ZIP code's oldest neighborhoods, and began planning community revitalization in collaboration with nonprofit partners that work directly with members of the community.
- Elsewhere, we partnered with Lift Orlando, an organization committed to providing a broad network of community support services, to open a wellness center in Orlando's 32805 ZIP code. The [Heart of West Lakes Wellness Center](#) was designed with a Florida Blue Center inside to provide convenient access to holistic health, financial, and lifestyle services under one roof, all aimed at combating deep-rooted health disparities in the historically Black neighborhood.
- We also held a Growing Resilient Communities summit at the Heart of West Lakes Wellness Center, where our partners from different ZIP codes across Florida gathered to learn best practices, deepen collaborations, and brainstorm solutions to help break the cycle of generational poverty.



- LIFT Jax 32206
- LIFT Orlando 32805
- University Area Community Development Corporation & Partners 33612/13
- Urban League of Broward County & Partners 33311
- Allapattah Collaborative CDC and Partners 33142

## Reducing Childhood Poverty with the Path to Prosperity Scholarship Program

Launched in 2021 with the Florida Chamber Foundation, the Path to Prosperity Scholarship Program aims to reduce childhood poverty by providing a pathway to college for students in the most poverty-stricken ZIP codes in Florida. The Florida Blue Foundation provides funding to this program, with a particular focus on students in the Growing Resilient Communities ZIP codes.

## Building Strong Community Foundations with the Florida Classic - Florida Blue's Annual Football Tradition

To kick off the 2023 [Florida Blue Florida Classic](#) — one of the nation's largest annual HBCU (Historically Black colleges/universities) football games — GuideWell and Florida Blue President and CEO Pat Geraghty hosted an executive roundtable discussion with business, community, and civic leaders to discuss solutions to address generational poverty, including our Growing Resilient Communities efforts.

The Florida Classic boasts strong economic, cultural, and social significance and serves as a successful fundraiser for education initiatives at both Florida A&M University and Bethune-Cookman University.

The event celebrates sports, family, music, and culture and is woven into the fabric of Central Florida.

We are so grateful for these donations from the Florida Blue Foundation. They open a path of opportunity for 26 deserving students who could not otherwise ever afford college. A college education can be the difference between a lifetime of struggle and a lifetime of prosperity, and it is such an honor to partner with Florida Blue to give this gift to students.

— Cynthia O'Connell, Director of Florida Prepaid Foundation





## Serving Diverse Communities

GuideWell seeks to understand and consider the unique priorities, values, and expectations of diverse groups and communities. As a result, we deliver more personalized health care approaches and solutions to ensure these groups can achieve better health.

- One such approach is [Contigo](#), a member experience communicated specifically to the Hispanic and Puerto Rican populations that reassures them Florida Blue is “with you” in every step of the health care journey. We cater to these members with distinct tools and resources, including:
  - ◇ Ability to search for providers in their preferred language
  - ◇ Wellness programs available in Spanish
  - ◇ Access to large pharmacies in Puerto Rico for members who travel there
- Building on this approach, Florida Blue expanded efforts in 2023 to better serve other diverse communities, including African Americans, Black Caribbeans, and Brazilians.
  - ◇ Florida Blue conducted its first ever survey of multicultural subgroup attitudes and usage.
  - ◇ Qualitative studies on multicultural engagement and health literacy also informed recommendations for enhanced enrollment, care navigation, and member support experiences.
  - ◇ Florida Blue will continue to initiate partnerships with neighborhood primary care doctors who provide culturally relevant experiences to members, meaning they speak the languages and know the cultures of their patients, allowing for better communication and more personalized care.



We need to be able to not only dedicate ourselves to one cohort, but we must be truly multicultural. Advancing our PCP model to better serve our communities is critical in 2024 and beyond.



– Juan Chaluja, Senior Vice President of Market Leadership for Florida Blue



### Florida Blue's multicultural strategy made strides in 2023 across five focus areas:

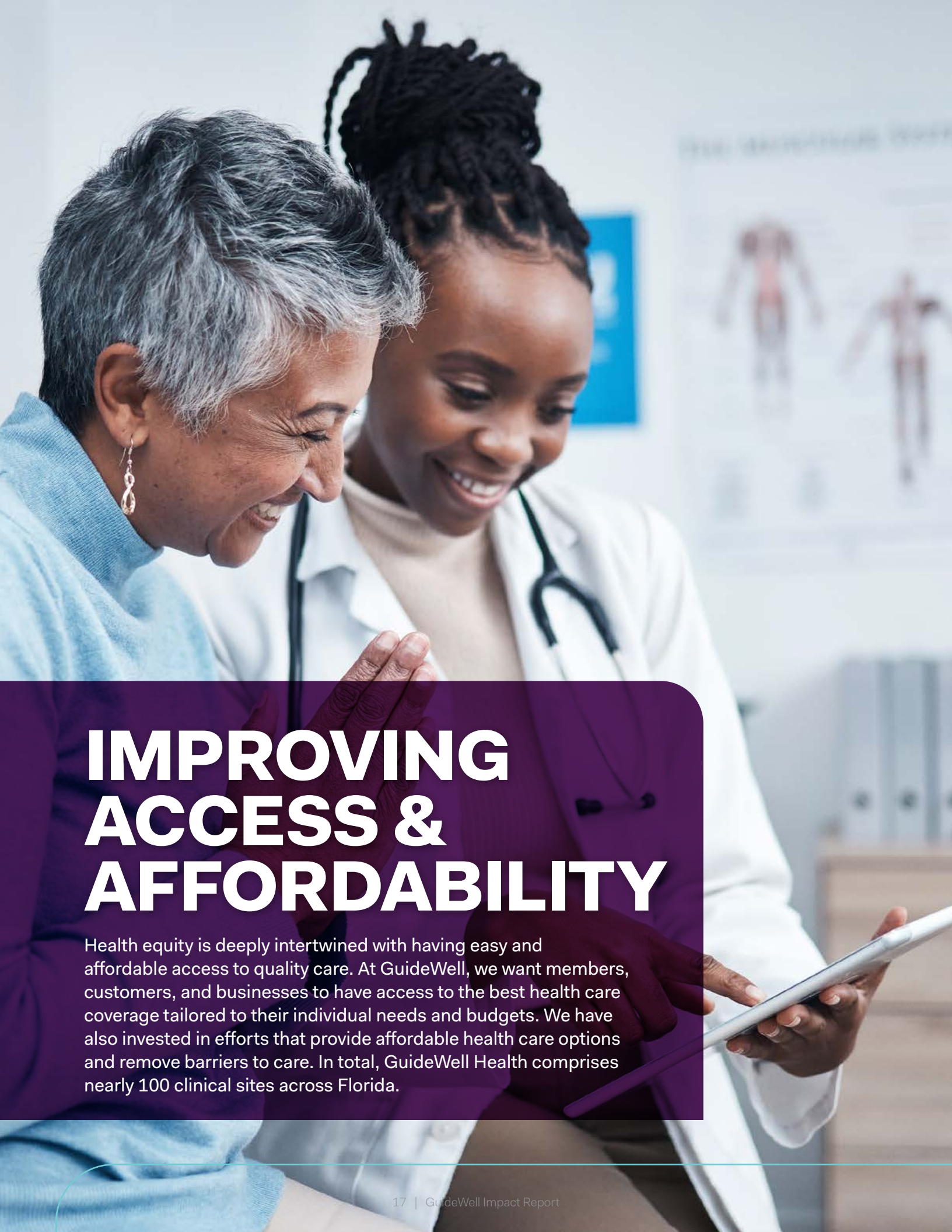
1. **Advocacy:** Established a Provider Advisory Alliance with racially and ethnically diverse physicians who advise on how race and ethnicity affect the health care experience. Their insights shape how we continue to enhance member engagement, eliminate barriers, and build trust across Florida's diverse communities.
2. **Coverage:** Continued to recruit providers to our network who understand and reflect the communities we serve.
3. **Engagement:** Tailored outreach around benefits that appeal to and resonate with diverse communities. Launched new educational videos and cultural competence training for employees.
4. **Care:** Expanded our partnership with Sanitas to include operational management of GuideWell Emergency Doctors and DCMG, thus impacting care delivery from beginning to end. This creates a more seamless experience for members and patients that also accounts for their cultural and social needs.
5. **Community:** Introduced a Local Discounts program featuring neighborhood businesses that resonate with Hispanic members, with expansion underway for other ethnic groups.

## Inclusion Starts at Home

At GuideWell, we strongly believe that we cannot properly serve a diverse population without fostering a culture of inclusion internally. It starts with education, awareness, and building cultural competence. We are intentional about educating our colleagues, including our Board of Directors. 2023 highlights include:

- Chief Health Equity Officer Dr. Kelli Tice and her team developed and launched a new health equity training course for GuideWell employees.
- Dr. Marshall Chin, professor of medicine at the University of Chicago, spoke to GuideWell's Board of Directors about health equity and specifically about population health.
- Provided ongoing health equity training for providers and non-clinical team members within GuideWell Health.
- Florida Blue Foundation's Train-the-Trainer program hosted 46 health equity cohort training sessions for health care professionals across Florida. The program was designed to recruit health care providers working in care facilities and health-related organizations who then train other doctors, nurses, advanced practice providers, physician assistants, medical assistants, and licensed clinical social workers at their organizations and throughout their communities.





# IMPROVING ACCESS & AFFORDABILITY

Health equity is deeply intertwined with having easy and affordable access to quality care. At GuideWell, we want members, customers, and businesses to have access to the best health care coverage tailored to their individual needs and budgets. We have also invested in efforts that provide affordable health care options and remove barriers to care. In total, GuideWell Health comprises nearly 100 clinical sites across Florida.

## Providing Coordinated Care

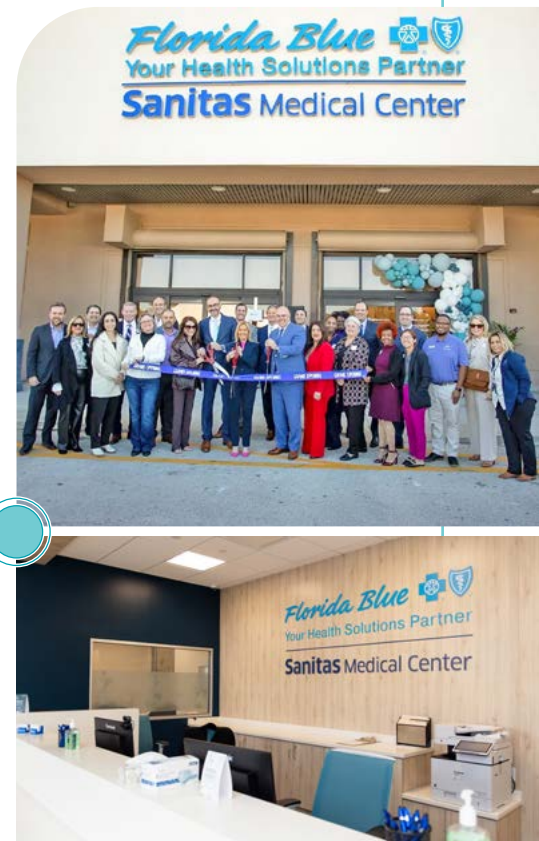
### Increasing Access for Individuals

- Sanitas, our joint venture with Keralty, opened eight new Sanitas Medical Centers in 2023, with plans to open 30 additional locations over the next three years. Sanitas Medical Centers provide comprehensive primary care and services focused on whole person health, including mental health. This partnership allows GuideWell to offer more customized, coordinated care and to increase access. At the end of 2023, this partnership allowed GuideWell to serve more than 400,000 Florida Blue members in 48 locations throughout the state.
- With our partners at Sanitas, we offer a high-quality, affordable alternative to traditional ERs in 10 locations throughout Florida at GuideWell Emergency Doctors (GEMD). On average, treatment at GEMD is one-third of the cost of a visit to a typical ER. As part of our effort to drive affordability, we plan to expand to more than 25 GEMD locations in the next two years.
- **We opened two Sanitas-operated clinics in January 2024 that are focused exclusively on providing primary care to older adults.** The Florida Blue | Sanitas Medical Center opened in Jacksonville and is tailored to adults 50 and older. Diagnostic Clinic Medical Group opened a Medicare Advantage clinic in Largo. Both of these clinics were designed to help address the unique physical, mental, and social needs of adults and seniors — a population that is projected to double by 2060.
- We offered dedicated support for the nearly two million Floridians who were in danger of losing Medicaid coverage due to the end of the public health emergency in 2023, informing them about their coverage options, and how to find out whether they qualify for financial assistance to help cover the cost of health insurance available to them on the marketplace.
- Florida Health Care Plans opened its newest clinic in Deltona, marking the affordable health care provider's 32<sup>nd</sup> location. During 2023, FHCP's member count surpassed 100,000.

### Leveraging Technological Solutions

Florida Blue is leveraging artificial intelligence (AI) to improve the customer experience and drive better health outcomes.

- With the use of machine learning, the company has developed predictive models that help forecast member behavior, enabling pre-emptive care efforts, better support for those with chronic conditions, and reduced hospital readmissions.
- The company uses AI to streamline the review of 75% of prior authorizations for advanced imaging, hip and knee, and musculoskeletal requests for its Medicare members, which has reduced the turnaround time on approved decisions to within 90 seconds.



## Helping Businesses Thrive

Inflation and rising health care costs in 2023 made it more difficult for businesses to find affordable health care coverage for their employees, especially for smaller companies. Our Truli for Health (Truli) subsidiary helped Florida's small and mid-sized businesses overcome this challenge by providing affordable, quality health insurance coverage.

Perhaps most importantly, our Truli provider partners — local hospital systems and physicians who provide patient-centered, value-based care — are improving health outcomes for our members under their care.



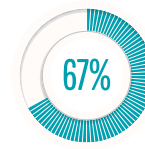
### Truli by the Numbers



**35%** of new Truli members were previously uninsured workers, even though their employer offered coverage.



**38%** of Truli's members are earning rewards for engaging in health journey activities managed by their providers.



**67%** of 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.



### Driving Impactful and Proactive Engagement with WebTPA



- WebTPA, a market-leading administrator of self-funded employer health plans, continued to support large businesses in building custom health plans for their employees. Their care management affiliate, Communitas, earned the UM and CM certifications with high scores. Both accreditations by National Committee for Quality Assurance (NCQA) are based on an evaluation of best-practice processes.
- Communitas has a dedicated team that includes nurses to help support members through their care journey. During National Nurses Week, we celebrated their contributions and positive impact on our members' lives.

## Removing Barriers to Care

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

Millions of Americans skip vital health appointments each year because of transportation issues, which can result in worse health outcomes and higher costs. To remove this barrier, Florida Blue worked with Lyft to provide members with roundtrip rides to the doctor, ensuring that they get the in-person care they need, when they need it.

**36 Florida Blue Centers across the state** continued to offer personalized care and support at no extra cost at locations within 30 minutes of most Floridians.

As a hub for health solutions, Florida Blue Centers offer a wide range of services including fitness activities, nutrition classes, mental health support, and mobile mammograms.



*In 2023, we helped Florida Blue commercial members get Lyft rides to the doctor 5,918 times.*



### Impact of Florida Blue Center Teams

Florida Blue Center nurses and community specialists help members and the community navigate their health care and live healthier lives.



**Helped 33,592 members** achieve healthier outcomes



**Performed 22,337** biometric health activities on members



**Held 871 wellness events** during the year for members and the community



**Held 19,933 conversations** with members about building resiliency



**Increased the number of diabetic retinal exams by 137%**



**Informed 12,814 members** about our meQuilibrium mental well-being tool



Hear from Marie, a Florida Blue Center Community Specialist  
[www.floridablue.com/CommunitySpecialists](http://www.floridablue.com/CommunitySpecialists)

## Leading Care Management Support

Health care doesn't only happen at the doctor's office. **Florida Blue's** registered nurses and social workers help members get the medications they need, work with their doctors to set up appointments, and help ensure patients carry out the doctor's orders in between consultations, at no extra cost, significantly impacting members' physical and emotional well-being.

The Florida Blue Care Team uses clinical data and advanced analytics to identify members who would benefit from specific programs and reaches out to help members manage their unique needs — whether dealing with a chronic disease, accessing mental health care, or preventing hospital readmissions.

See how the Florida Blue Care Team is impacting members: [Matt's story](#); [Scott's story](#); [Noah's story](#)



In 2023 Florida Blue Care Teams reached out to 97,308 members.

Commercial Members	Medicare Members
62% engaged with the team	52% engaged with the team
79% completed a full care program	69% completed a full care program
18% reduction in ER visits	8% reduction in ER visits
7% increase in primary care visits	44% reduction in patient hospitalizations
3% reduction in patient hospitalizations	

## Delivering In-home Care

PopHealthCare/Emcara Health brings primary care to the homes of vulnerable patients. In 2023, PopHealthCare/Emcara Health completed more than 30,000 visits, nearly doubling from 2022. To ensure that language barriers don't hinder the quality of care for patients, PopHealthCare/Emcara Health also delivers in-language primary care and annual assessments for all Spanish-speaking patients.

- PopHealthCare/Emcara Health and Triple-S formalized a new partnership in 2023 to bring the **in-home primary care model to Puerto Rico**.
- In 2023, we also trained in-home care clinicians to conduct a social determinants of health (SDOH) assessment at every initial visit. The most frequently identified needs were family and community support, followed by health literacy.

### How Our Teams Provide Life-saving Home Care

During an in-home assessment, Emcara Health Nurse Practitioner Phyllis Ruetz was listening to her patient's carotid arteries (vital blood vessels that carry blood to the brain) when she heard an abnormal sound, suggesting an abnormality in the blood flow, possibly due to a blockage or closure. She contacted the patient's primary care provider. Follow-up tests confirmed a significant blockage that needed immediate attention. The patient quickly was taken into surgery, averting what could have been a massive stroke.



## Helping Families with Advance Care Planning

End of life can be a traumatic and often painful experience, as many people feel they have very little control over their own care and health. We are working to improve this experience. Through our new **Advance Care Planning** program, Florida Blue supports members and their families by helping them create an action plan to guide them on their journey, ensuring their end-of-life care is consistent with their wishes.

### Our program:

- Enhances our members' quality of life by empowering them to understand their end-of-life care options
- Provides a statewide program with consistent services and outcomes
- Improves access to the right care at the right time, by ensuring all parts of the care team have the appropriate data to ensure an integrated approach

### Our impact:

- 21% of the members who enrolled in the program had either completed or started completing their Living Well Summary
- 13.5% received comfort care or palliative care

## Supporting Caregivers

Caregivers face unique health risks — higher levels of anxiety, depression, and stress — which increase their odds of developing chronic diseases. GuideWell offers numerous tools and benefits to support caregivers at Florida Blue Center locations and at home — through food programs, in-home care, mental health support, and meal-planning benefits.

Fundación Triple-S joined AARP, Dementia Friends, and the Proyecto Plenitud to create a group called "Aliados para Cuidar" in Puerto Rico ("Allies for Care"). The group hosted a dialogue between government, academia, Society for Human Resource Management, and the Puerto Rico Association of Psychology to address the many challenges faced by caregivers.

Puerto Rico has the highest share of seniors in the U.S. and ranks seventh in the world.



There are an estimated **500,000** caregivers in Puerto Rico



**8 out of 10** caregivers are women, on average 47 years old





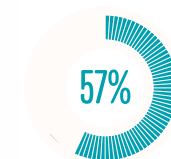
# FOSTERING MENTAL WELL-BEING

There is no health without mental health. By integrating behavioral health into the way our clinicians deliver care, we keep people healthy and reduce overall costs. At GuideWell, mental well-being is integrated into every facet of our organization, including our primary care provider network, our care programs, our Florida Blue Centers, and within each company that is part of our enterprise.

## Optimizing Access to Behavioral Health Care

Florida Blue is the majority owner of [Lucet](#), a behavioral health company that uses technology to help people connect quickly to mental health support, on the first call. In 2023, Lucet expanded behavioral health appointment scheduling services, allowing members to be seen by a provider faster, often within a week. We are significantly outpacing the industry standard, where many people wait months to see a mental health provider.

**Sanitas' BeWell program** integrates mental health support by first identifying primary care patients in need of behavioral health services. When needed, patients are referred to a higher level of care, such as psychiatry and psychotherapy services. This is effective because mental health concerns usually present themselves in the primary care setting.



57% were directed to participate in the **BeWell program**



60% of participants saw an improvement in their symptoms

Outside of the primary care setting, Florida Blue Center community specialists and registered nurses are also trained to have mental well-being conversations and direct individuals to local mental health resources, should they need support.

## Offering Personalized Tools & Resources

GuideWell believes in a multifaceted approach to improving mental well-being. Over the years, we have invested in data-driven self-help tools and personalized resources for members to utilize whenever they want, at their own pace.

In 2023, member engagement on **meQuilibrium (meQ)**, our digital resilience tool designed to help people cope with stress, rose 50% from the year prior. Members who used this tool indicated that they experienced lower anxiety and depression, a better ability to care for themselves, and an increase in life satisfaction.



Learn how Florida Blue community specialists help members cope with anxiety/depression

[www.floridablue.com/CommunitySpecialists](http://www.floridablue.com/CommunitySpecialists)



Nearly **15,000 appointments** were scheduled for our members, and **88% of them were booked within 7 days of outreach**



Our approach to addressing whole person health has permeated all levels of our organization and is now part of our DNA.



– Dr. Nick Dewan, Vice President of Behavioral Health, Florida Blue



of Florida Blue's value-based arrangements with primary care providers include a behavioral health quality measure, supporting the delivery of whole-person health care to more than **2 million members**

## Setting the Industry Standard

Behavioral health is so ingrained in our company mission that we have established ourselves as a national thought leader by creating copywritten definitions of mental well-being for both adults and youth.

**For Adults:** Mental well-being is an overall positive and hopeful emotional state fueled by a sense of purpose and satisfaction with life, work, and relationships and supported by the capacity to adapt to life stressors.®

**For Youth:** Mental well-being is an overall positive emotional state fueled by a sense of hope about the future, satisfaction with life and relationships, and supported by the capacity to adapt to life stressors.®



## Investing in the Mental Well-Being of Our Future Generations

Children today are living through a time of increasing stress and trauma, with almost half of youth experiencing a mental health disorder. In 2023, the Florida Blue Foundation invested \$3.2 million to enhance mental well-being for children, teens, families, and older adults. This included a \$400,000 grant to Boys & Girls Clubs of America to help combat the youth mental health crisis.

Adverse childhood experiences can put children at higher risk for mental health challenges later in life. By raising awareness and equipping adults on how to better support our youth facing behavioral health challenges, we can help children and teens feel more hopeful about their future and increase their ability to flourish as they grow into young adults.

– Dr. Nick Dewan, Vice President of Behavioral Health, Florida Blue



## Providing Crisis Resources

Through [Lucet](#), we offered a toll-free, 24/7 bilingual emotional support helpline three times throughout the year to help members who were affected by natural disasters and other tragic events. Members experiencing feelings of stress, anxiety, trauma, and grief could dial in at any time of the day to receive immediate emotional support.

## Supplying Specialized Care

To help those members with serious mental health conditions, we launched a new Severe Mental Illness (SMI) program in 2023, currently offered in two areas of Florida. This program is designed to provide wrap-around support and resources for those living with schizophrenia or bipolar disorder, and includes transportation and medication adherence support.

## Guitars Over Guns - Florida Blue Foundation Grantee Spotlight

*Guitars over Guns is a nonprofit that offers students from the most vulnerable communities a combination of music and mentorship. Through grants and support from the Florida Blue Foundation, Guitars Over Guns has helped improve the lives of young people, like **Jayden Holmes**.*

Jayden is an 18-year-old songwriter, multi-instrumentalist, and aspiring audio engineer who served as Chapter President of the 5000 Role Models Project of Excellence in high school. Jayden is also a 2023 Frederica Wilson scholarship recipient and now attends college as a Music Technology Major.

Unfortunately, Jayden lost both of his parents by the age of 11, his father dying from a heart attack and his mother from cancer. Six months after his mother's death and his move to Miami, his now legal guardian, affectionately called Aunt Lala, was diagnosed with breast cancer. The

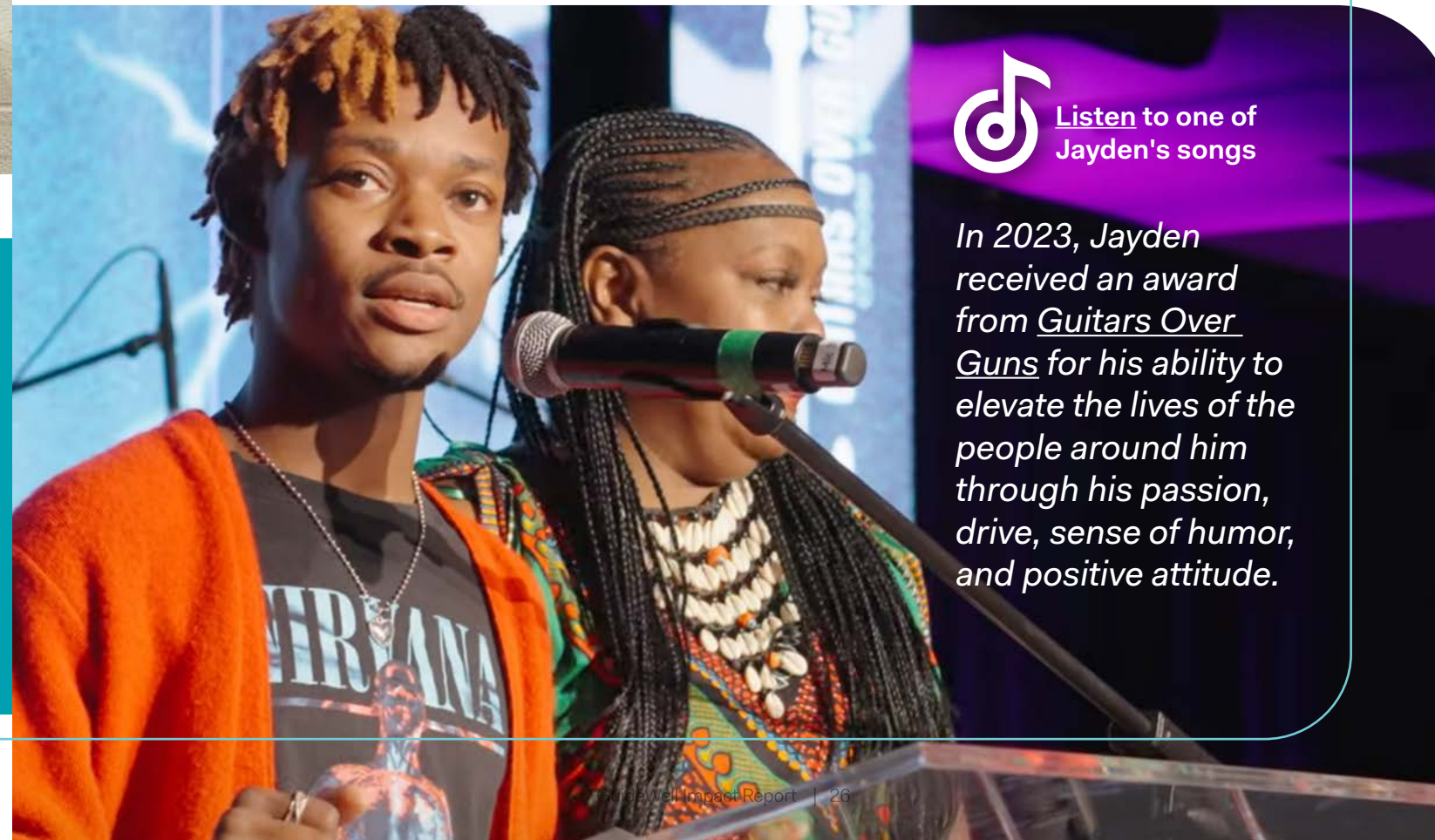
road to remission was long and hard, but their love for each other helped fuel her recovery.

Jayden tapped into his grief by creating songs that will make people hear and feel the beauty that music and life can offer. Jayden had the opportunity to shadow Niall Macaulay, the lead sound director at the Miami Beach Bandshell, and he has been a proud member of the Guitars Over Guns alumni band for five years. His Guitars Over Guns family played an instrumental role in helping him attend the 2023 GRAMMY Camp, which helps prepare campers for a career in the music industry.



Listen to one of Jayden's songs

*In 2023, Jayden received an award from Guitars Over Guns for his ability to elevate the lives of the people around him through his passion, drive, sense of humor, and positive attitude.*





Left to Right:

Paul Lowenthal (Camillus House), Robin Ingles (Seniors in Service of Tampa Bay), Connie Bookman (Pathways for Change), Vicky Basra (Delores Barr Weaver Policy Center), Raquel Tapia-Bell (Foundation for Foster Children), Belma Andric (Health Care District of Palm Beach County), Pauline Green (The Alliance for LGBTQ Youth), Julie Swindler (Families First of Palm Beach County) and Brenda Lopez (Caridad Center).

## Raising Up Community Champions

Each year, the Florida Blue Foundation hosts a two-day Community Health Symposium to bring together leaders from different sectors to discuss key health care issues.

The theme for 2023 was “*Big Issues in Health: A Focus on Mental Well-Being.*” The event also includes the Sapphire Awards, which were presented to nine recipients doing exemplary work in their communities to improve access to mental well-being services. Together, award recipients received \$525,000 which will allow them to continue to advance their work.



### Measuring Mental Health

GuideWell is always exploring innovative ways to measure and track mental health progress. In parallel with the 22-country [Global Flourishing Study](#) implemented by Harvard, Baylor, and the Gallup Organization, we began using the same metric to measure “flourishing” for our employees, members, and Florida Blue Foundation grant recipients.

*‘Human Flourishing’ is measured based on six key domains, each of which is nearly universally desired, and constitutes an end in and of itself.*

1. Happiness and life satisfaction
2. Mental and physical health
3. Meaning and purpose
4. Character and virtue
5. Close social relationships
6. Material and financial stability

### Hosting Mental Health Training Programs

Mental well-being isn't only a priority for our customers — it is equally crucial for our employees. In 2023, GuideWell adopted and began hosting its first-ever **StrengthIn.US** training program for employees across the enterprise. The model, which was developed through a collaboration between the Well Being Trust and the faculty at Harvard Medical School, was launched to build a new type of mental health resource in communities throughout the U.S.

The StrengthIn.US program is an opportunity to learn just how strong we are as individuals and how much stronger we can be when we have the tools to strengthen those around us. This training offers a practical approach to addressing issues of mental health as they arise in our lives.

**The key four elements are:**

- Helping others in times of stress and beyond
- Finding and cultivating our inner strength
- Helping others find strength in themselves
- Understanding what resources are available when you need them

## Helping to Cope with Social Isolation and Loneliness

To address loneliness and social isolation, Fundación Triple-S is investing in community-based organizations, advancing public policy and collecting data. Fundación Triple-S partnered with the Puerto Rico Health Department and Universidad Central del Caribe to create a survey to measure social isolation and loneliness on the island. They awarded \$250,000 to 10 non-governmental organizations across Puerto Rico whose programs are working to address this challenge.

To address isolation and loneliness for the elderly, Florida Blue Centers regularly hold social events to engage seniors — both to help them maintain a community connection and for [community specialists](#) to monitor any early signs of mental well-being concerns. The two new clinics that cater to adults 50 and above (the Florida Blue | Sanitas Medical Center in Jacksonville and the Diagnostic Clinic Medical Group Medicare Advantage clinic in Largo), offer wellness activities and provide access to community resources to help them combat loneliness.



## Raising Awareness Through Sports Partnerships

We worked with partners and professional sports teams across Florida to raise mental health awareness in hopes of reducing stigma.

*Some highlights in 2023 included:*

Opening of the first [mindfulness sanctuary](#) at a Miami area public school in collaboration with the **Miami HEAT**. The sanctuary serves as a safe space where students and teachers can find respite from the daily stressors of home and school. The room is designed to bring the outdoors indoors, immersing the senses with the sights, sounds, and tactile feel of nature in a calming and welcoming environment.

Every year, Florida Blue collaborates with **Inter Miami CF Foundation** on community efforts that focus on improving the well-being of Hispanic neighborhoods in South Florida through education, health, and soccer. In 2023, we teamed up to host youth soccer clinics for local community partners at the Florida Blue Training Center, the training facility in Fort Lauderdale. In addition, we invited kids to walk with the players onto the field during regular season matches and offered their families tickets to watch the game.

Florida Blue and the **Tampa Bay Lightning** continued a shared commitment to remove the stigma around mental well-being during the 2<sup>nd</sup> Annual Strike the Stigma Symposium, with more than 250 students attending from Hillsborough and Pinellas counties.





# STRENGTHENING FOOD SECURITY

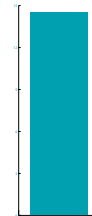
Food and nutrition are the foundations of health. At GuideWell, we aim to fulfill this basic need in the communities we serve by making grants to organizations to open food pantries, and provide meals to those affected by natural disasters, as well as partnering with sports teams to raise awareness.

## Making a Difference Through Grants and Food Collection

Access to nutritious food has a direct impact on health. Building on a multi-year initiative around food security solutions, the Florida Blue Foundation has invested in programs that impact our communities.



Granted **\$3.3 million** to nine organizations across the state



**\$14.5 million** total investment over the last four years

In 2023, two additional Florida colleges opened new food pantries with the investments received in 2020 and 2021 from our Florida Blue Foundation. We were there to celebrate the openings at Valencia College and Edward Waters University in partnership with Florida State College of Jacksonville.



In response to **Hurricane Idalia**, Florida Blue made **two \$50,000 donations** to support long-term recovery efforts and to help address immediate needs through the American Red Cross and Volunteer Florida. This included providing food boxes, snacks, and meals to families impacted by the storm.

**GuideWell employees** also collected more than **500 pounds of food items** for those affected.

**WebTPA** collected canned food throughout the year for the North Texas Food Bank to support their local community needs.

**Triple-S** provided **\$150,000 in grants** to six nonprofits to help address food security and social issues in Puerto Rico.





## Addressing Food Insecurity Through Partnerships

GuideWell partnered with **Orlando Magic** to tackle food insecurity through the “**Block Out Hunger**” initiative: for every blocked shot the Magic had throughout the season, we donated 10 meals to Second Harvest Food Bank of Central Florida. We served approximately 1,200 individuals in 2023 through this initiative.



We worked with **Farm Share** and the **Miami Marlins** to serve meals to over 1,000 families at two LoanDepot Stadium events.

In December, we partnered with **Tampa Bay Lightning** for the **Faceoff Against Hunger** program to support the community by providing onsite meals, take-home meals, and a variety of other offerings to bring holiday cheer to our ZIP code community.

During all regular season home games for the **Florida Panthers**, we contributed 650 meals to **Harvest Drive** for every goal scored by a Panthers player, for an estimated total of 100,000 meals contributed.



As part of the **Jacksonville Jaguar's Community Day**, we partnered with **Feeding Northeast Florida** to pack 500 meals.



# ADVANCING AN INCLUSIVE WORKPLACE

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

## Embracing GuideWell Communities

Our **GuideWell Communities** — **employee resource groups** — give employees an opportunity outside their day-to-day responsibilities to develop leadership skills, share their passions, build relationships with colleagues across the enterprise, and support business goals by helping us connect more deeply to the customers and communities we serve. There are currently 15 Communities, each representing distinct populations such as LGBTQ+, Black Americans, veterans, people with disabilities, women, and mental well-being. Our Communities focus on addressing topics of importance or interest and deliver a wide array of events to engage team members.

*Some of the 2023 highlights include:*

- Throughout the year, WIN (Women's Interactive Network) sponsored a series called "What's Her Story?" and interviewed women leaders within the company.
- To recognize the National Day of Prayer in May, EMBRACE (respecting all belief systems) and the Mental Health Collaborative held a panel on the concept of spiritual well-being as an outcome of emotional and mental well-being.
- In June, ASPIRE (Black Americans) joined our Chief Health Equity Officer, Dr. Kelli Tice, to discuss the state of black maternal health.



At GuideWell, we encourage open communications and regularly hold **employee discussion forums**. The purpose of these forums — which are often hosted by one of our GuideWell Communities — is to create a safe space to talk about how events that occur in the outside world affect us in the workplace.

During 2023, we held five sessions for employees to share their thoughts on these critical topics: *Intersectionality, Hybrid Work, Living While Black, Health Equity through AI, and Standing Together in Times of Crisis.*

## Bringing the “Lead Well” Philosophy to Life

Our company’s leadership philosophy, “Lead Well,” reflects our values and culture and the importance each employee plays in our mission of helping people and communities achieve better health. The culture we strive to create is designed to help people feel like they belong, that we care for the whole person, and that they can achieve their highest potential by doing the work they love. Delivering this kind of exceptional employee experience enables us to deliver the very best experience for our customers.

In 2023, GuideWell’s leadership development programs **trained 302 officers, directors, emerging leaders, and managers.**

To empower employees to invest in their development, in 2023 we launched GuideWell University — a new interactive, online learning platform — that offers curated training on the skills most critical to our company’s success.

The response has been enthusiastic, with 3,600 activities completed. 73% of our employee population participated in at least one learning activity throughout the year, equaling almost 27,000 hours of learning content consumed.

In addition to internal resources, we offer a Tuition Assistance Program to help employees upskill through college and university degree programs.



GuideWell employees are experiencing the focus we place on helping them learn new skills and grow. In our 2023 engagement survey, **82% of employees agreed with the statement, “I have opportunities to learn new skills that will help me succeed.”**



## Promoting Inclusion, from the Workplace to the Board Room

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

### Women and diverse\* talent make up:



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





# AN ENTERPRISE-WIDE COMMITMENT

Every year, the Board of Directors sets ambitious goals and specific metrics for the company in consultation with internal and external subject matter experts. Our impact commitments are a key component of GuideWell's enterprise performance scorecard and are tied to employee compensation, ensuring engagement and support across the organization.

## Accountability Starts at the Top

Our GuideWell Board of Directors consisted of 10 established professionals with world-class experience in health care and corporate management, including GuideWell's President and CEO.



Standing in Back Row L to R: Sylvia Burwell, Harold Mills, Kristen Blum, Thomas Kuntz, Rasesh Thakkar  
Seated in Front Row L to R: Steven Halverson, Tim Cost, Pat Geraghty, Maria Sastre, John Ramil

Each GuideWell board member serves on two of the following committees to ensure accountability across the organization.



In 2024 Chairman John Ramil retires and is replaced by current board member Harold Mills. Ramil will remain as Chair Emeritus.

### GuideWell Board of Directors Committees' 2023 Impact Focus Areas

<b>Audit and Compliance</b>	<ul style="list-style-type: none"> <li>• Ensure provider partners understand the GuideWell impact principles</li> <li>• Ensure best practices in all compliance and ethics matters</li> <li>• Minimize fraud, waste, and abuse</li> <li>• Assess risk against impact principles</li> <li>• Reduce carbon footprint</li> </ul>
<b>Board Governance and Nominating</b>	<ul style="list-style-type: none"> <li>• Ensure continued diversity and inclusion with respect to Board composition</li> <li>• Encourage director and management participation in diversity and inclusion educational programs</li> <li>• Promote best practices in corporate governance</li> </ul>
<b>Finance</b>	<ul style="list-style-type: none"> <li>• Institute and drive accountability for supplier diversity best practices across the enterprise</li> <li>• Advocate that all vendors and suppliers abide by GuideWell impact principles</li> <li>• Ensure corporate development strategic investments and securities investment decisions are consistent with impact principles, including having diversity in the process</li> </ul>
<b>Talent and Compensation</b>	<ul style="list-style-type: none"> <li>• Ensure fair and equitable treatment of all employees</li> <li>• Empower and promote practices and an inclusive environment</li> <li>• Ensure fair market pay and benefits for all</li> <li>• Ensure continued diversity and inclusion with respect to senior leadership (officer and director) composition</li> </ul>

# Enterprise Impact Scorecard for 2023



Goal	Result
Demonstrate overall improvement in the health status of our members by closing disparity gaps for all diabetes quality metrics	<b>EXCEEDED</b> max target of 2.12%
Medicare: Increase the number of Black and D-SNP members with the highest ADI (Area Deprivation Index)/SVI (Social Vulnerability Index) with HgbA1C (hemoglobin A1C) value of less than 9%.	<b>EXCEEDED</b> max target of 5%
Percentage of families receiving food-related services who become food secure as a result of the program	<b>EXCEEDED</b> max target of 37%
Percentage of favorable responses for employee perception of belonging on the annual employee survey	<b>MET</b> target of 82%
Percentage of managers with a Best Manager Index at or above 80% on the annual employee survey	<b>MET</b> target of 35%
Percentage of diverse supplier spend	<b>EXCEEDED</b> max target of 20%
Percentage of spending with Black American-owned businesses	<b>EXCEEDED</b> max target of 2.75%
Reduce our greenhouse gas emissions by 45% (compared to the baseline year of 2017)	<b>EXCEEDED</b> target at 48.7%
Percentage of GuideWell Board members, employees, and contingent resources who have completed compliance training within the required time frame	<b>EXCEEDED</b> target at 99.67%
Percentage of GuideWell Board of Directors and Officers who participate in Impact educational programs	<b>MET</b> max target at 100%



GuideWell's impact work was initially focused on Florida Blue, GuideWell's largest subsidiary. Starting in 2023, six of GuideWell's other businesses also developed their own impact scorecards:

- 
 Achieved satisfactory CPARS rating for regulatory compliance ✓
- 
 100% of WebTPA employees completed compliance training ✓
- 
 Delivered care in-language for Spanish-speaking clients ✓
- 
 Launched Lucet Well-Being Program for employees ✓
- 
 Increased percentage of Medicaid members with diabetes who are prescribed a statin medication ✓
- 
 Expanded construction specifications to improve sustainability and human health ✓



# AWARDS AND EMPLOYEE ENGAGEMENT

## 2023 Recognitions and Awards

GuideWell companies continued to be recognized as best places to work by local media, national media, and trade organizations.

*Some of the accolades include:*

- Florida Blue was certified as a **Great Place to Work** by the renowned global authority on workplace excellence of the same name. Survey data showed 91% of Florida Blue employees say it is a great place to work, compared to 57% at a typical company
- Florida Blue was listed on the **2023 Fortune Best Workplaces for Women™** list
- Florida Blue was named a **2023 Well Workplace Platinum Award** winner from WELCOA (Wellness Council of America)
- Florida Blue Customer Service team was named a **2023 Top Contact Center** by Benchmark Portal
- Florida Blue was named a **Best Place to Work for Disability Inclusion** after earning a score of 100 on the Disability Equality Index
- Florida Blue received a top score on the **Human Rights Campaign Foundation's Corporate Equality Index (CEI)**
- Florida Blue received a **BEST award from the Association for Talent Development (ATD)**
- GuideWell Source was named a **Best Place to Work** by the Jacksonville Business Journal
- WebTPA was recognized on the **Top Workplaces** list by San Antonio Express-News, and was named a **Best Place to Work** by the San Antonio Business Journal
- FHCP received recognition as a **Platinum Healthiest Company** award from the First Coast Worksite Wellness Council
- Fundación Triple-S was recognized by the **American Red Cross** for providing support to local communities in Puerto Rico impacted by Hurricane Fiona.



# GuideWell Employees Giving Back



Collected **600 diapers and 2,000 wipes** to donate to Baby Cycle's Community Diaper Bank



Nearly **300 employees** participated in various volunteer activities for the Day of Service



Hosted school supply distribution events at Florida Blue Centers, where **more than 10,000 community members attended** and received supplies and information from community partners



**Raised \$42,722** for the American Heart Association's First Coast Heart Walk and **\$24,478** for Making Strides Against Breast Cancer



Contributed a total of **\$5 million** to support 156 local United Way organizations around the U.S. and Puerto Rico. For every \$1 employees donated, GuideWell matched with a \$2 contribution



Offered **24/7, no-cost telehealth visits** for anyone impacted by hurricanes



**107**

Florida Blue employees served on the boards of **210 organizations** across Florida



**45 employees served as mentors** with the Big Brothers Big Sisters program at an approximate value of \$80,000



Donated more than **\$180,000** to nine different organizations in support of **natural disaster relief**

PopHealthCare/Emcara Health hosted "Emcara Day of Caring" events focused on food security and **clothing drives in communities nationwide**



ASPIRE, a GuideWell Community that **advocates for inclusion for people of color**, helped support Jacksonville's New Town neighborhood after the Dollar General shooting in August 2023





# INCREASING SUPPLIER DIVERSITY

GuideWell has embarked on a conscious effort across the enterprise and in the communities we serve to work with more diverse businesses. This not only empowers and promotes social and economic inclusion, but also adds more options to our supply chain — which can lead to greater competition, better pricing, and innovation.

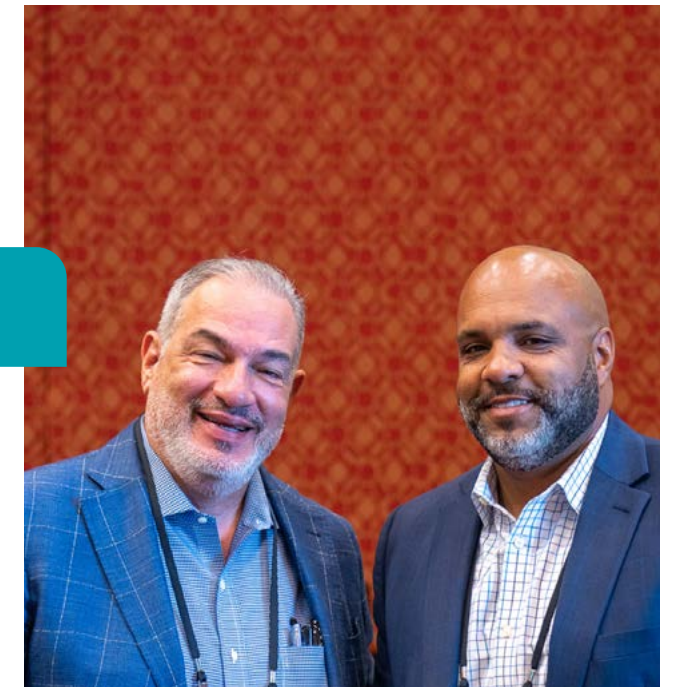
**In 2020, our baseline annual spend showed we were spending 9% with diverse suppliers.**

***We knew we could do better.***

For 2023, GuideWell set a goal of spending 14% with diverse suppliers (which includes Hispanic-, veteran-, and LGBTQ+-owned businesses), including 1.8% with Black-owned companies.

- As of year-end 2023, we had already **exceeded our goal**, with 20% diverse supplier spend, including 2.75% with Black-owned businesses two years ahead of schedule.
- Our long-term goal is to achieve 20% diverse supplier spend and 5% spend with Black-owned businesses by 2025.

We strengthened our position as an industry leader by continuing to implement the best practices of [Billion-Dollar Roundtable \(BDR\)](#), an esteemed group of corporations recognized for their success in supply chain diversity.



At GuideWell's second annual Supplier Diversity Expo, a networking event for certified suppliers and vendors, GuideWell finalized three new diverse supplier partnerships with:

**Caracal Corp:** Promotional and print/paper capabilities

**Pinnacle Group:** Talent solutions/strategic services

**MAS Global:** IT consulting firm





## Expanding Our Commitment

We began enterprise-wide collaborations to expand our supplier diversity program across all GuideWell companies. Efforts are underway to incorporate PopHealthCare/Emcara Health, Triple-S, and GuideWell Source into the program.

GuideWell also developed a new external training and development program aimed to support the growth and development of Black, Hispanic, veteran, and LGBTQ+ entrepreneurs in their quest to do business with Florida Blue, with quarterly training sessions beginning in the fourth quarter of 2023. By uplifting minority-owned businesses, we believe we can stimulate wealth creation and improve intergenerational outcomes in diverse communities.

*We are proud that our commitment to supplier diversity has been recognized:*

- Florida Blue received the First Coast Hispanic Chamber of Commerce's Local Corporation of the Year award for exemplary efforts in uplifting small business owners in our communities to reach economic prosperity.
- For the second year in a row, Florida Blue was nominated for Local Corporation of the Year by the Florida State Minority Supplier Development Council.
- Florida Blue received its first nomination for the Doing Well While Doing Good Humanitarian Award.

## Caracal - Don Roberts

Founded in Detroit in 2004, Caracal, a 100% minority-owned and Tier 1 diversity spend supplier, serves numerous Fortune 500 companies, federal government agencies, and large educational institutions through long-term, program-based contracts. They have particularly deep relationships in the health care, insurance, and financial services industries.

Notably, all of Caracal's "day one" employees are still with the company, proving a commitment to investing and providing growth opportunities to their team.

One of the core business units for Caracal is medical products for hospital and non-acute customers, including GuideWell. Caracal prides itself on diversifying its businesses based on customer input and initiatives.

"Working with companies like GuideWell and sharing the same values of community impact are mandatory on our end," said Don Roberts, Caracal president and CEO. "We only want to engage with companies that really want to be inclusive and create good jobs. We understand that there is a way to do business to positively maximize the impact you can have on your community."



Caracal believes strongly in investing in communities through mentorship programs. For example, the Caracal Academy mentorship program works to develop the business acumen of future diverse entrepreneurs between the ages of 18 and 25.

Caracal's LYNX Mentorship Program connects other minority-owned businesses or entrepreneurs with the right tools, mentorship, and resources they need to succeed. By mentoring and supporting other entrepreneurs, Caracal is helping to create learning opportunities for vendors, suppliers, and business owners down the line.

*"We are laser focused on creating jobs and offering folks a hand up, not a handout," Roberts said. "We want to connect with those folks and be the bridge to those communities. We're extremely passionate and intentional about that."*



## Pinnacle Group - Nina Vaca

Nina Vaca founded Pinnacle Group in 1996 from her apartment, with only a computer and a call list. Over the last 28 years, Pinnacle Group has transformed into the largest Hispanic-owned contingent workforce solutions provider in North America.

Headquartered in Dallas, Texas, and with a footprint in 13 different countries, Pinnacle services 20% of the Fortune 100 companies.

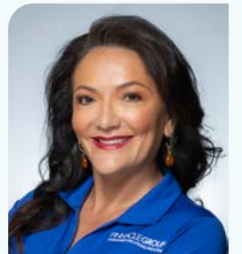
GuideWell brought Pinnacle on board in 2023 to help fill IT roles, thanks in large part to connections made at the Supplier Diversity Expo this past June.

"Delivering transformational talent is our passion, and operational excellence is our commitment," Vaca said. "Our customers become partners as we work together to create impact in business and beyond. Our partnership with GuideWell allows us to not only add value in GuideWell's critical IT roles, but

to align on our deep values and strategic priorities and do more together."

The data has long shown that minority-owned businesses lead in hiring and retaining minority talent, including management and executive-level positions. Pinnacle Group is a great example of GuideWell's commitment across the enterprise to diversify our supply chain.

*"Pinnacle is selective about its customer base. We partner with companies who want to meaningfully impact their communities. GuideWell is walking the walk and we look forward to continuing to expand the ways we can support them on the journey," Vaca said.*



Supplier diversity is about continuous improvement, and it cannot be transactional. Small businesses fuel our economy here in Florida, and the fact that GuideWell and Florida Blue, as one of the corporate leaders in the state, consider supplier diversity so important says a lot about their leadership and impact. The number of jobs that are created, the taxes that are paid in these communities, the health care that is provided, all add to the many reasons why supplier diversity is so critical.

- Beatrice Louissaint, President and CEO, Florida State Minority Supplier Development Council

# REDUCING CARBON FOOTPRINT

Environmental consciousness is core to our culture. We believe in promoting environmentally responsible practices throughout our business.

## Creating a Healthier Environment

Across GuideWell, we continued our commitment to [curb greenhouse gas emissions by 45% by 2024](#), compared to the baseline year of 2017.

In 2023, we took a big step forward and joined the Environmental Protection Agency's Green Power Partnership, which was established to encourage organizations to use green power voluntarily to protect human health and the environment.

We enrolled in solar power programs for Florida Power & Light (FPL) and Duke Energy. JEA is our largest utility provider, and we use 100% solar power for facilities powered by JEA. FPL and Duke are the next two largest utility providers from GuideWell's consumption standpoint. We will now use at least 30% solar power for these accounts, which include Florida Blue Centers, GEMD clinics, and DCMG clinics.

To expand efforts geographically, Triple-S is capturing the data required to issue greenhouse gas emission reports for our Puerto Rico facilities in 2024.

We continued to look for energy efficiencies in operations, and recently received a rebate from JEA due to the installation of variable frequency drives on our cooling towers at the Riverside office location.



## 2023 Global Reporting Initiative (GRI) Content Index

The information in the 2023 report has been prepared with reference to the 2023 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 2023 to 31 December 2023 with reference to the GRI Standards.
<b>GRI 1 Used</b>	GRI 1: Foundation 2023

DISCLOSURE	DESCRIPTION	LOCATION
<b>GRI 2: General Disclosures 2023</b>		
2-1 a-d	Organizational details	Pg. 6
2-2 a	Entities included in the organization's sustainability reporting	Pg. 6
2-3 a	Reporting period, frequency, and contact point	Pg. 39, 40
2-5 a	External assurance	Pg. 38-40
2-7 a	Employees	Pg. 36
2-9 a-b	Governance structure and composition	Pg. 38
2-12 a	Role of the highest governance body in overseeing the management of impacts	Pg. 38, 39
2-22 a	Statement on sustainable development strategy	Pg. 49
2-29 a	Approach to stakeholder engagement	Pg. 6-8

# GUIDEWELL

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

© GUIDEWELL 2024