



GUIDEWELL

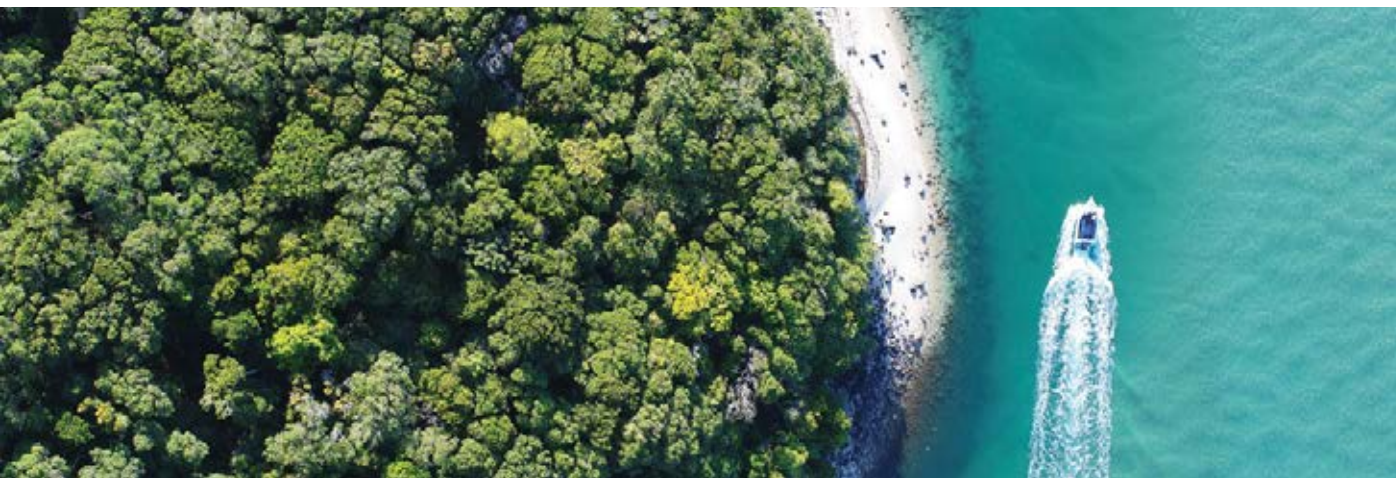
Creating Better Health **Together**

2022 GuideWell Impact Report

GUIDEWELL

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Creating Better Health *Together*

A Message from our President and CEO



On behalf of the GuideWell Board of Directors and our more than 18,000 employees, I am pleased to share our second annual impact report: **Creating Better Health Together**.

2022 was a year of growth and purpose for our enterprise, and it is deeply fulfilling to look back at what we've accomplished as part of our mission to help people and communities achieve better health.

We are hyper aware of the challenges that persist across the health care system and remain committed to using our scale and reach to make a difference for our members and stakeholders.

Access and affordability remain paramount when I reflect on our national health care system. These are not just buzzwords. Putting

quality health care within reach is fundamental to the well-being of every individual, family, and community.

No one should have to make choices among medical care, prescription medications, nutritious food, clean water, and safe housing – yet we know that today, too many people still do. These dilemmas have only been exacerbated by inflation and growing economic uncertainty. It is absolutely essential that we tame the soaring cost of health care – always with an eye toward better access for people of all backgrounds and in every community.

I've long believed that showing up to solve systemic, big-picture problems means setting aside the mindset of "every company for themselves." Collaboration is key to delivering

high-quality care. I'm thrilled to recognize the incredible work of GuideWell's many community, business, and civic partners throughout this report. It takes a vast network of like-minded organizations and leaders working for the collective good to advance our mission.

A handwritten signature in blue ink that reads "Pat Geraghty". The signature is fluid and cursive, with a large initial "P" and "G".

Pat Geraghty

President and CEO, GuideWell and Florida Blue

Striving for a More **Equitable** Future

A Message from our Chief Health Equity Officer

Health disparities are one of the most complex and deeply ingrained problems facing communities today. Where health inequities exist, communities are not resilient and individuals fail to reach their full potential. The rising cost of care and the societal impacts of health inequities on the workforce are simply not sustainable. Multisector collaborative efforts to create comprehensive solutions are required to achieve health equity.

At GuideWell, we take our role as a health solutions company seriously and see efforts to eliminate health disparities as a core component of our broader mission to create better health together.

When I took on the role of Chief Health Equity Officer at the start of 2022, our company was already at work strengthening partnerships and building initiatives to support low-income and historically marginalized communities. I am proud to say that we have continued to build on this long-standing commitment and identified new ways we can drive sustainable change in the communities where we live and work.

We began with capacity building:

In 2022, GuideWell employees and leadership participated in 'Health Equity 101' training, with a focus on root causes of health inequities,



unconscious bias, and disparities in chronic disease. With new understanding and expertise, the information we track – including Social Determinants of Health data – can be put to better use to develop targeted community solutions.

We are focusing on conditions with disparate impacts:

Black Americans are 60% more likely to be diagnosed with diabetes and twice as likely to die from the condition. This disparity is rooted in social factors like access to quality care, healthy food, and adequate housing. Leveraging data and relationships, we can deploy and then replicate successful approaches to reduce differences in health outcomes across populations.

We are engaging directly with communities where we live and work:

To be an effective partner, we first engage with community stakeholders to understand their needs. We are investing in collaborative models for community solutions, such as purpose-built communities. We know that working with the community, not for the community, allows us to create lasting change.

I look forward to continuing this mission-critical work, alongside our partners, to create a healthier and more equitable future.

Kelli L. Tice, MD

Dr. Kelli Tice

Vice President of Medical Affairs and Chief Health Equity Officer, GuideWell

GUIDEWELL



OUR APPROACH

We are at the forefront of the health care evolution
– innovating, collaborating, and advocating for a health
care system that works better for everyone.

WHO WE ARE

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

Established in 2014, the GuideWell organization encompasses:

- **Florida Blue**, the leading health insurance company in Florida
- **Florida Blue Foundation**, a philanthropic affiliate committed to delivering on GuideWell's mission
- **GuideWell Health**, a portfolio of care delivery organizations and strategic partnerships that includes Diagnostic Clinic Medical Group, GuideWell Emergency Doctors, Florida Health Care Plans and Sanitas Medical Centers
- **GuideWell Venture Group**, a portfolio of innovative health solutions companies, including PopHealthCare, and strategic partnerships with Lucet and Pager
- **GuideWell Source**, a provider of administrative services to state and federal health care programs
- **Triple-S Management**, the leading health care services company in Puerto Rico
- **Triple-S Foundation**, the philanthropic branch of Triple-S focused on food security and mental health
- **WebTPA**, a market-leading administrator of self-funded employer health plans

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

HOW WE BRING OUR MISSION AND VALUES TO LIFE

GuideWell is dedicated to helping people and communities achieve better health. In advancing that mission, we embrace new ideas and perspectives that empower our businesses to overcome health industry challenges and deliver exceptional, personalized, affordable care that meets the social and cultural needs of our customers. Core to our enterprise is the belief that everyone deserves equal access to quality health care coverage.

At GuideWell, we have the vision, scale, and resources to address systemic health disparities and to dedicate resources to specific, underserved communities. To do this meaningfully and effectively, we evaluate every decision to ensure it aligns to our six foundational values.



As a company, we are guided by this shared set of values and consider them cultural anchors that influence the way we conduct ourselves and our business. They help bring our family of companies together around a common purpose to serve our customers, communities, and each other.

We also created The Values Council, a cross-functional team of employee representatives from across the organization, to help positively impact enterprise culture by advocating trust-building practices, integrating our values into business actions and decisions, and recognizing and rewarding values-centric behaviors. Members of The Values Council help reinforce our corporate values throughout the organization and serve two-year terms.

GUIDEWELL'S IMPACT

Overcoming the complexities, obstacles, and challenges often associated with the health care sector is what drives us. Improving our communities and making a positive impact is both our responsibility and a business imperative. We set out to make a tangible difference in the health of the people we serve.

To accomplish this, we establish specific, measurable goals that drive meaningful impact and generate social and economic value for our employees, customers, and communities. We use data and technology to create products, services, and solutions that lead to better health outcomes and experiences.



OUR COMMITMENT AND HOW WE MEASURE OUR IMPACT

GuideWell has prioritized several core areas where we are best positioned to drive significant impact:



Holistic Health:

We recognize that there is no one-size-fits-all approach to health care, and we believe in whole person care. Our broader, integrated approach to health and well-being ensures that the people we support receive proper medical and social care, along with other needed services, and are met at the right time and place in their individual health journey.



Inclusive Business Practices:

At GuideWell, we foster a culture of inclusion and belonging by responding to the needs of our communities, building a welcoming culture, and increasing supplier diversity. We are continuously expanding our offerings of affordable, quality health care solutions, growing our robust and diverse talent¹ pipeline, promoting social and economic inclusion, improving the patient experience, and addressing health disparities.



Environmental Sustainability:

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

¹ Black or African American; Hispanic or Latino; American Indian or Alaska Native; Asian; and Native Hawaiian or Other Pacific Islander.

2022 IMPACT SCORECARD

Within these areas, GuideWell set the following goals to monitor progress:

Holistic Health

- Increase the number of Florida Blue members with diabetes who are prescribed and adhere to statin medication, a critical medication that can reduce illness and death in those at high risk of cardiovascular disease
- Reach 17,500 members and employees with GuideWell's mental well-being tools
- Improve mental health resilience among members and employees
- Increase the number of grantees reporting food security after receiving support from the Florida Blue Foundation

Inclusive Business Practices

- Strengthen and expand our diverse talent pipeline for manager-level employees and improve promotion readiness
- Empower and promote social and economic inclusion by achieving 20% diverse supplier spend, including 5% with Black-owned businesses, by 2025

Environmental Sustainability

- Reduce Scope 3 greenhouse gas emissions caused by paper consumption by 5%
- Achieve Platinum Level on the Climate Registry

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

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

2022 GRI Standards Disclosure

The information in the 2022 report has been prepared with reference to the 2022 Global Reporting Initiative (GRI) standards.*

*See GRI Content Index on pg. 61.

An overhead, high-angle photograph of a modern office space. The floor is a light-colored concrete. Several people are visible: a woman with white hair and glasses sits at a desk on the left; a woman with dark hair stands in the center; a man with glasses and suspenders sits on an orange chair; a man in a blue shirt sits at a desk on the right; and a woman in a pink shirt sits on a blue chair. Desks are white and equipped with laptops, monitors, and various office supplies. A large potted plant is on the far left. The overall atmosphere is professional and collaborative.

GUIDEWELL

2022 IMPACT SUMMARY

10 KEY STATS

to illustrate overall community impact and 2022 results



Supplied 72.1 million meals to more than 900,000 Floridians experiencing food insecurity



Awarded nearly \$3.5 million in Florida Blue Foundation grants to nine nonprofit organizations across the state to enhance health care access



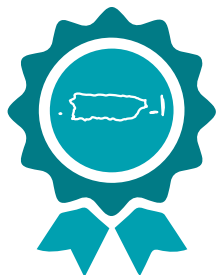
Allocated \$18.5 million of \$25 million commitment to address racial injustice and health inequities



Donated \$1.2 million through the Triple-S Foundation to organizations in Puerto Rico that support social isolation initiatives



Contributed more than \$4.9 million to 126 different United Way chapters across America as part of GuideWell's matching gift campaign



Served more than 1 million customers in Puerto Rico



Supported the expansion of ATLAS® an easy-to-use digital resource that helps users search and identify trusted addiction treatment counselors and care in Florida



Opened new Spanish bilingual medical clinics in Florida that offer customers unlimited, no copay primary care doctor visits



Decreased our carbon footprint by **reducing paper consumption by 13%** (122.87 tons)

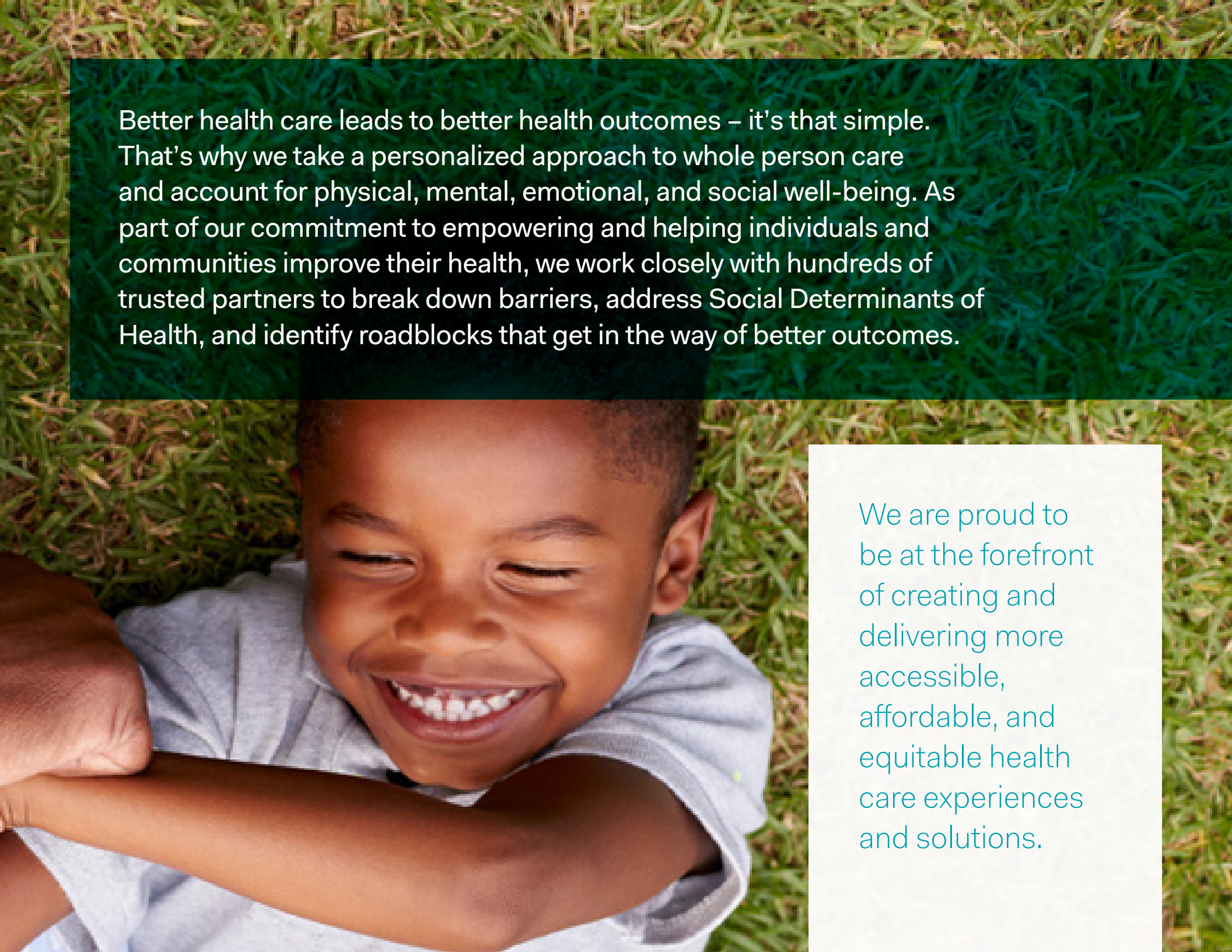


Donated \$3.2 million to help aid Floridians and Puerto Ricans amid hurricane recovery



GUIDEWELL

HOLISTIC HEALTH

A young boy with dark skin is lying on his back on a green lawn. He is smiling broadly with his eyes closed, showing his teeth. An adult's arm is visible on the left, holding his arm. The background is a close-up of the grass.

Better health care leads to better health outcomes – it's that simple. That's why we take a personalized approach to whole person care and account for physical, mental, emotional, and social well-being. As part of our commitment to empowering and helping individuals and communities improve their health, we work closely with hundreds of trusted partners to break down barriers, address Social Determinants of Health, and identify roadblocks that get in the way of better outcomes.

We are proud to be at the forefront of creating and delivering more accessible, affordable, and equitable health care experiences and solutions.

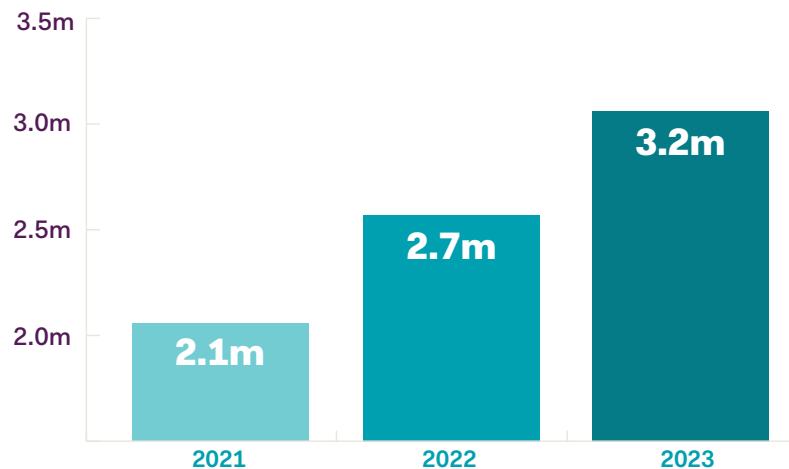
IMPROVING HEALTH CARE ACCESS

Prioritizing Affordability

Giving back to our policyholders: Florida Blue is a mission-focused organization. As part of the GuideWell family of companies, Florida Blue – the leading health insurance company in Florida and GuideWell's largest subsidiary – works to make quality, affordable health care accessible to everybody. Unlike publicly traded or investor-owned health insurance companies, Florida Blue's business model aligns our interests with our policyholders and customers.

Florida Blue customers and policyholders are at the core of every strategic decision, and we are constantly exploring sustainable and scalable solutions that drive down costs for the communities we serve. [Recent data](#) have shown an alarming increase in consumers putting off care for themselves or a family member due to perceived costs. GuideWell believes that quality, affordable care should be the industry standard.

Since 2021, individual market enrollment in Florida has steadily increased



Insuring Floridians in the individual segment: One way we help protect access to affordable health insurance is through our longtime participation in the individual marketplace, which enables individuals to buy health insurance when insurance is not provided through an employer or government program. Florida Blue is the largest single state provider of individual plans in the country. Despite our successful efforts in this space, we know 9% of Floridians remain uninsured.

One of the biggest barriers to securing health insurance for the uninsured population is perceived high costs. An online Florida Blue [survey](#) found that almost 70% of uninsured Floridians felt they could not afford health insurance or believed it was too expensive.

By getting these individuals enrolled in a plan, they will gain access to critical preventive and routine care in addition to coverage for more complex and behavioral conditions. We know that being covered brings a comforting peace of mind, which also supports overall well-being.

To help inform Florida residents, we created the [Get Covered Florida](#) website and social media campaign, as well as a community education toolkit designed for our local partners to help reach and engage constituents.

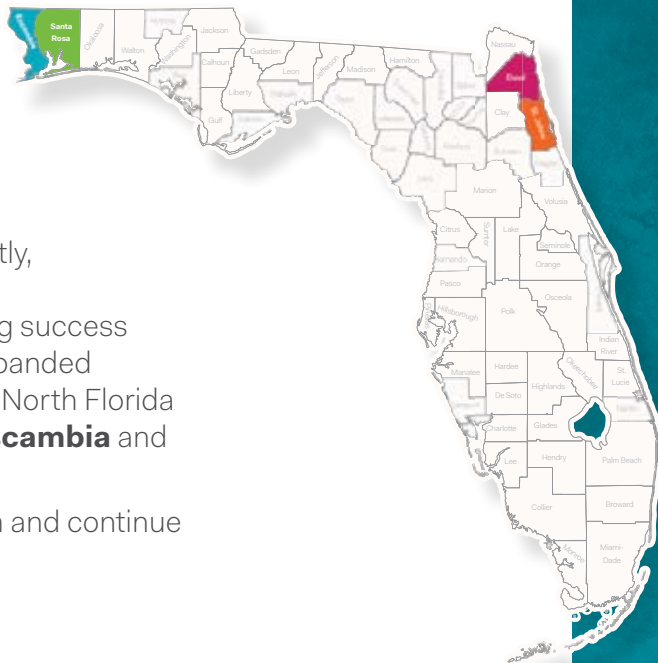
Expanding employer-sponsored plans

Small and medium-sized businesses are the backbone of Florida's economy. They comprise the vast majority of businesses in the state and employ more than 40% of private-sector employees. Yet only 20% offer insurance to their employees due to the cost of currently available options.

We continue to expand Truli for Health (Truli), an innovative health insurance product designed to provide Florida's small and mid-sized employers with affordable, quality health insurance solutions. With Truli, GuideWell partners with Florida's top health care providers where our value-based model enables and encourages greater coordination and more collaborative care. Because of our partnerships with leading local health care systems and physician groups, including our own GuideWell Health clinics, Truli offers a simpler, personalized, and more cost-effective approach that puts better overall health within reach for Florida's workforce. On average with Truli, employers can save 10% to 20% compared to other health care plans. Truli works closely with local, like-minded companies who want to provide health care coverage to their employees at an affordable price and stay competitive in a tight labor market.

Health insurance is the most important benefit an employer can offer workers and their families, according to a 2022 [survey](#). Currently, Truli is offered in 14 of Florida's 67 counties. In 2022, after experiencing success in South and Central Florida, we expanded our coverage to local businesses in North Florida – specifically **Duval, St. Johns, Escambia** and **Santa Rosa** counties.

We plan to build on this momentum and continue growing in 2023.



truli
for health



An Independent Licensee of the
Blue Cross and Blue Shield Association

Truli works closely with local, like- minded companies

who want to provide health
care coverage to their
employees at an affordable
price and stay competitive
in a tight labor market.

Reaching customers in Puerto Rico

In February 2022, GuideWell completed the acquisition of Triple-S Management, a health services company that includes Puerto Rico's Blue Cross Blue Shield plan and serves 1 million customers – nearly one-third of the island's population. As a result, GuideWell is better positioned to expand our innovative care offerings and foster healthier communities in Puerto Rico and beyond.

We are committed to addressing the unique needs of the people living in Puerto Rico with an intense focus on driving improved health outcomes, affordability, and access.

An additional motivation for this acquisition was the potential to leverage Triple-S' experience and expertise to develop affordable and culturally-relevant care solutions to the growing Spanish-speaking populations we serve in Florida.



In Puerto Rico, our impact efforts are based on three strategic pillars:

1. As a Community Enabler:

- Help address prevalent chronic disease in Puerto Rico by supporting health prevention and wellness efforts, and assisting during emergencies, disasters, and recovery

2. As a Community Partner:

- Engage Triple-S employees as community volunteers
- Involve and support providers in collective community efforts
- Engage the community directly

3. As a Leader in Philanthropy:

- Focus on Social Determinants of Health, particularly food security and emotional health
- Connect and collaborate with others (government, non-governmental organizations, businesses)
- Commission studies when needed to address knowledge gaps

The Triple-S Foundation

Through Triple-S' philanthropic organization, the Triple-S Foundation, we support organizations that address Social Determinants of Health (food security and emotional well-being), provide disaster relief and recovery, and are establishing guidelines to grant scholarships for health care professionals.

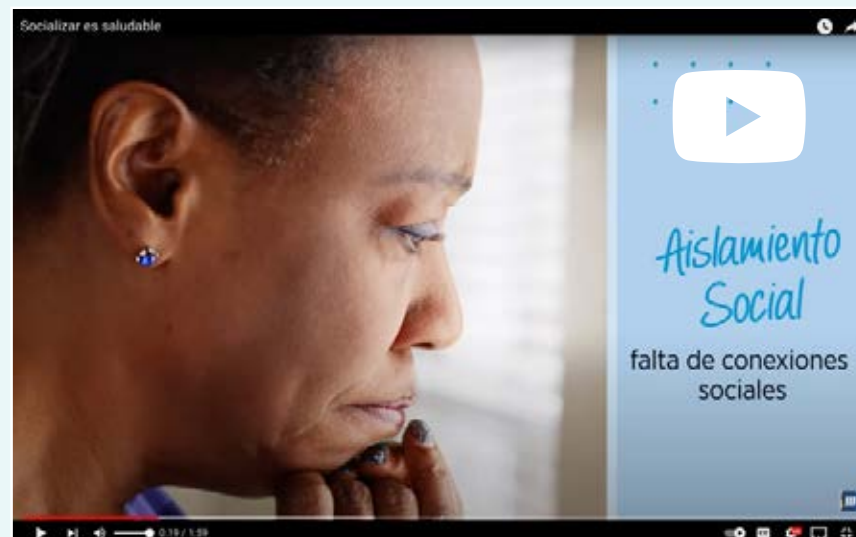
Social Isolation and Loneliness Initiative

The \$1.2 million grant was created in 2022 to support public awareness, research, and community projects with respect to food security and social isolation over the course of three years. Last year it awarded grants to six organizations that address social isolation and loneliness. In 2023, the Triple-S Foundation is collaborating with the Puerto Rico Health Department to integrate a section on social isolation and loneliness into the questionnaire for the Behavioral Risk Factor Surveillance System. The questionnaire runs all of 2023 and findings will be ready in 2024. It has also adopted the same questionnaire to include in Consulta Juvenil (Youth Consult) to assess the extent of social isolation and loneliness from middle school to high school. This is a long-term initiative that aims to drive significant changes.

Additionally, the Triple-S Foundation held community workshops on mental health with Albizu University to a community mostly made up of seniors living alone to help address and lessen their social isolation. This effort was carried out with the nonprofit Esperanza Para La Vejez (Hope for Old Age).

University of Sagrado Corazón Partnership

Triple-S [partnered](#) with several universities in Puerto Rico, including University of Sagrado Corazón (Sacred Heart University), and arranged exchanges of educational resources, built an internship program, provided academic support, and established a \$1.5 million endowment that provides scholarships to Puerto Rican students.





Expanding solutions for Florida's aging population

Emcara Health provides in-home care and treatment to vulnerable patients with greater care needs. Unlike traditional home health services, Emcara Health providers can perform most everything a doctor does in their office — including exams, tests, vaccinations, and even imaging. In 2022, we announced several new partnerships and collaborations, and conducted 75,000 patient encounters in nine states. Our work through Emcara resulted in a 20% reduction in the total cost of care and a 28% reduction in hospital admissions.

Our work doesn't start and end at just making sure a patient's medical care is addressed. We also conducted 16,000 assessments for issues related to Social Determinants of Health, such as ensuring patients had food to eat, a place to live, and transportation. We referred almost one-fifth of these patients to at least two social service support groups that help with needs such as rental assistance and food.

A testament to the strong demand for these much-needed, in-home primary care services, Emcara experienced 30% growth in 2022 and expanded operations into nine new Florida counties. Additionally, we partnered with Martin's Point, a Portland, Maine-based nonprofit organization dedicated to primary and specialty care, to deliver comprehensive health assessments and risk adjustment services to more than 58,000 Medicare Advantage plan customers in Maine and New Hampshire. We look forward to continuing our efforts to expand our reach in 2023.



**Emcara experienced
30% growth in 2022**
and expanded operations
into nine Florida counties.

Emcara Patient Spotlights



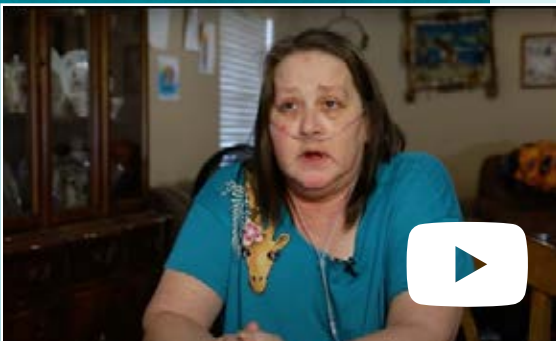
BRYAN'S STORY

Bryan discovered he had stage-three bladder cancer during a trip to the ER due to a complication from kidney stones. "I was having a horrible time navigating the health care [system]," Bryan said. "I didn't have much faith." Enter Ernestine, a community health worker from Emcara Health. Ernestine helped Bryan coordinate his care, talked to his doctors, and even helped him receive rental assistance. "She cut the red tape so I can get better health care."



DENISE'S STORY

Denise has battled multiple sclerosis since 1991, but over the last 10 years, she's needed additional, hands-on care. She credits Wendy, an Emcara nurse practitioner, for helping her achieve a healthier and happier lifestyle, including a transformative weight loss over the past three years. "Wendy is my cheerleader."



CHRISTINA'S STORY

Christina has chronic obstructive pulmonary disease (COPD), emphysema, bone spurs in multiple locations, and a bone tumor in her knee. "I've been with Emcara for a little over two years, and if I had known about it, I would have done it sooner. It has helped a lot." Her Emcara care providers work with her hand-in-hand, every step of the way to ensure she receives the care she needs. "I've had my good days, and bad days, and when I really need them, they are always here. I've never been treated with better care."



 **Sanitas**
Medical Center
Serving members of

Florida
Blue  



Increasing Accessibility

Delivering culturally-competent care

In furthering our mission to provide language concordant and culturally competent care, we strengthened our partnership with Sanitas in 2022 and built additional Spanish bilingual medical clinics across Florida. The medical centers provide family primary care services, comprehensive urgent care, laboratory and diagnostic imaging services, as well as educational programs in wellness and disease management.

Additionally, we added 16 new primary care groups and 14 value choice providers to the myBlue Network, which gives customers receiving care at Sanitas Medical Centers the convenience of seeing a clinician virtually for a \$0 copay without losing the ability to visit their care team in-person when needed. Florida Blue Value Choice Providers are doctors who put a special focus on helping patients stay well while reducing a major barrier to getting care: the cost. The aim is to support young people

entering the insurance marketplace and those with chronic conditions, with a focus on Hispanic populations.

We now have 44 medical clinics serving 315,000 Florida Blue customers across Florida, and plans are underway to expand to eight additional locations by Spring 2023. Since 2015 there have been over 1.7 million visits to Sanitas Medical Centers in Florida. While we are proud of our progress, we realize there is much more to do and embrace the work that lies ahead.

Delivering Low Cost, High-Value Emergency Care

GuideWell Emergency Doctors: Through our GuideWell Emergency Doctors, we provide convenient, cost-effective urgent and acute care from board certified emergency medicine physicians and trained staff. Our staff across 10 sites provide a wide continuum of care – from major medical conditions, like chest pains and broken bones, to minor urgent care needs, like colds and sprains – at a third of the cost and in half the time as a traditional emergency room visit. The average visit also results in 30% fewer hospital admissions than those seeking treatment at a hospital emergency room for major medical issues.





Enhancing provider care delivery

COVID-19 and recent social injustice crises have shed new light on the systematic disparities in the U.S. health care system. The Health Evolution Forum working group was created in 2021 to agree on a consistent set of measures and an approach to collecting, stratifying, and analyzing data to better understand and address health care disparities.

As a member of the working group and signatory of the forum's Health Equity Pledge, we are committed to collecting and sharing data on race, ethnicity, language, sexual orientation, and gender identity (RELSOGI) to develop national best practices that reduce disparities in health care delivery and outcomes.

This past year, GuideWell has:



Increased the total number of Florida providers reporting Z codes in targeted counties known for health disparities by 20%.



Improved provider access to educational resources focused on Florida Blue's underserved customers with focused campaigns on 10 of the targeted 33 ZIP codes.



Expanded the number of contracted diverse provider groups in regional areas where disparate health outcomes exist in all four Florida regional markets.



Opened an additional Diagnostic Clinic Medical Group location to deliver more comprehensive services to customers and their families.

Currently, we have customer-reported information on race, ethnicity, and language on 27% of our customers. The goal is to increase our number to 50% over the next three years.

Enabling Better Outcomes for Vulnerable Populations

Preventing diabetes

Puerto Rico has one of the highest rates of diabetes in the U.S. In 2021, it was the third leading cause of death on the island. Our evidence-based pre-diabetes program, which began in October 2022 and is free to Triple-S members, is driven by certified health educators and nutritionists who act as coaches and promote an active lifestyle following the guidelines of the National Diabetes Prevention Program. It has already proven to be highly effective, reducing the risk of diabetes among participants by 58% and receiving Full Plus Recognition from the U.S. Centers for Disease Control (CDC) for its effectiveness.

Improving prenatal care

According to the 2022 March of Dimes Report Card, Puerto Rico has one of the lowest ratings regarding preterm births, infant mortality, social drivers of health, Cesarean birth rates, and access to prenatal care. Triple-S sought to establish group prenatal care in Puerto Rico by following the March of Dimes framework.

Triple-S, March of Dimes, and the University of Puerto Rico Hospital established an



innovative prenatal care pilot program with the objective of reducing preterm births and improving the health of pregnant women and their babies. The program is modeled after a Special Prenatal Care program established by March of Dimes in Tennessee in 2016 that has helped reduce preterm birth by more than 33% for participants of all races and ethnicities.

The two-year initiative, supported by a financial investment from Triple-S, will provide hundreds of expectant mothers with prenatal care education and vital social and emotional support through community programming. We are optimistic that the environment will help empower women during their pregnancies and foster new, supportive relationships that last well beyond each individual's delivery date.

Supporting caregivers

Being a caregiver is one of the toughest and most rewarding responsibilities that one can take on for a parent or loved one. Today, more than one in five Americans are caregivers, according to the National Alliance for Caregiving.

Triple-S' Contigo Cuidador (With You Caregiver) initiative was designed specifically to help empower caregivers by providing free resources, information, and education through virtual workshops. Since its establishment, more than 1,500 caregivers have attended a workshop.

In 2022 alone, 24 workshops were offered and 494 people participated. It has become an important forum, connecting local non-governmental organizations with volunteers and caregivers.

Investing in innovative solutions

In 2022, Triple-S announced several multi-year partnerships with groundbreaking health companies to enhance its products and services for its members, clients, and providers.

- In January, Triple-S announced a partnership with OncoHealth, a digital health company, to navigate the physical, mental, and financial complexities of cancer care. Triple-S is leveraging OncoHealth's software to better understand trends and gain deeper insights into cancer drug spending and areas for improvement in coverage policies.
- In February, Triple-S was the first health care company to invest in the Healthcare Innovation Center, a solutions laboratory built by Ciracet, a health tech company in Ponce, Puerto Rico. The new center is designed for health professionals, scientists, industry leaders, and entrepreneurs, to research, develop, and expand health care technology solutions in Puerto Rico and beyond.

Prioritizing Social Determinants of Health

GuideWell believes everyone deserves access to quality, affordable, and equitable health care and the opportunity to achieve their full health potential. We understand that specific economic and social barriers exist that can prevent many individuals from being as healthy as possible.

Our mission to help people and communities achieve better health drives our commitment to consider and address these barriers in our work. Our 2022 objectives included expanding affordable, quality health care solutions, strengthening our robust and diverse talent pipeline, promoting social and economic inclusion, improving the patient experience, and addressing health inequities.

Advancing Health Equity

GuideWell is deeply committed to improving the health of all its employees, members, customers, and communities. We've pledged \$25 million over five years through the Equity Alliance, an initiative formed in 2020 with a focus on inclusion and advancing health in our communities. To date, we have distributed \$18.5 million of that overall commitment.

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

Through the Equity Alliance, we have launched a dashboard to help us more accurately track key Social Determinants of Health and to analyze how they impact overall health outcomes.

Improving Diabetes Outcomes Among Black Americans

Black adults are **60%** more likely to be diagnosed with diabetes and **twice** as likely to die from the condition than non-Hispanic white adults in the U.S. Diabetes and heart disease/stroke are two of the top five Healthcare Effectiveness Data and Information Set (HEDIS) chronic diseases.

GuideWell is working to change these statistics by helping our members and customers obtain and stay on statin medications. Statins can help reduce illness and death in those at high risk of cardiovascular disease, a leading cause of death for diabetics. In 2022, 64% of Florida Blue members* with diabetes were prescribed a statin medication, and 73% of patients adhered to that medication.

To accomplish these results, we took several proactive measures, including sending Florida Blue customers educational materials and quarterly reminders regarding statin care and encouraging them to speak to their health care providers about starting treatment.

*Commercial HMO and PPO members

Fostering inclusion and belonging

The Florida Blue Foundation [awarded](#) \$3.5 million in three- to four-year grants to nine nonprofit organizations, to operationalize and execute ongoing health equity, diversity, and inclusion (HEDI) programming. The funds will be used to help organizations understand and meet the unique needs of the diverse populations they serve. They will also educate and guide each organization's leadership, staff, board, and volunteers to assess their culture and provide more inclusive environments.

Recipients of the grants included: Health Care Center for the Homeless in Orlando; Hope CommUnity Center in Apopka; the Nonprofit Center of Northeast Florida in Jacksonville; United Way Emerald Coast in Fort Walton Beach; YMCA of Florida's First Coast in Jacksonville; Foster Care Review in Miami; Legal Services of Greater Miami in Coral Gables; Advocate Program in Miami; and the Nonprofit Leadership Center in Tampa Bay.



“This is a game-changing opportunity. This grant will allow us to develop our own best practices ... curriculum, learning modules, and coaching for organizations that are usually under-resourced and have very little infrastructure to do this hard, but important, work.”

– Rena Coughlin, CEO of the Nonprofit Center of Northeast Florida and HEDI grantee



In Puerto Rico, the Triple-S Foundation certified 17 community health workers at Loma Linda University to help serve as resources and links to essential services for vulnerable customers.



Supporting HBCUs

For the 12th year in a row, Florida Blue was the title sponsor of the Florida Classic – a football match between Florida A&M University (FAMU) and Bethune-Cookman University (B-CU). We are dedicated to supporting historically Black colleges and universities, as they are vehicles that enable upward mobility in the Black community, and are at the forefront of supporting future Black leaders.

The Florida Classic generates an estimated \$30 million annually for Florida's economy. An estimated 60,000 people attended various events over the three-day weekend, and more than \$2 million was raised for FAMU and B-CU. Since 2011, Florida Blue has raised more than \$18 million for FAMU and B-CU, which has funded student scholarships and more.

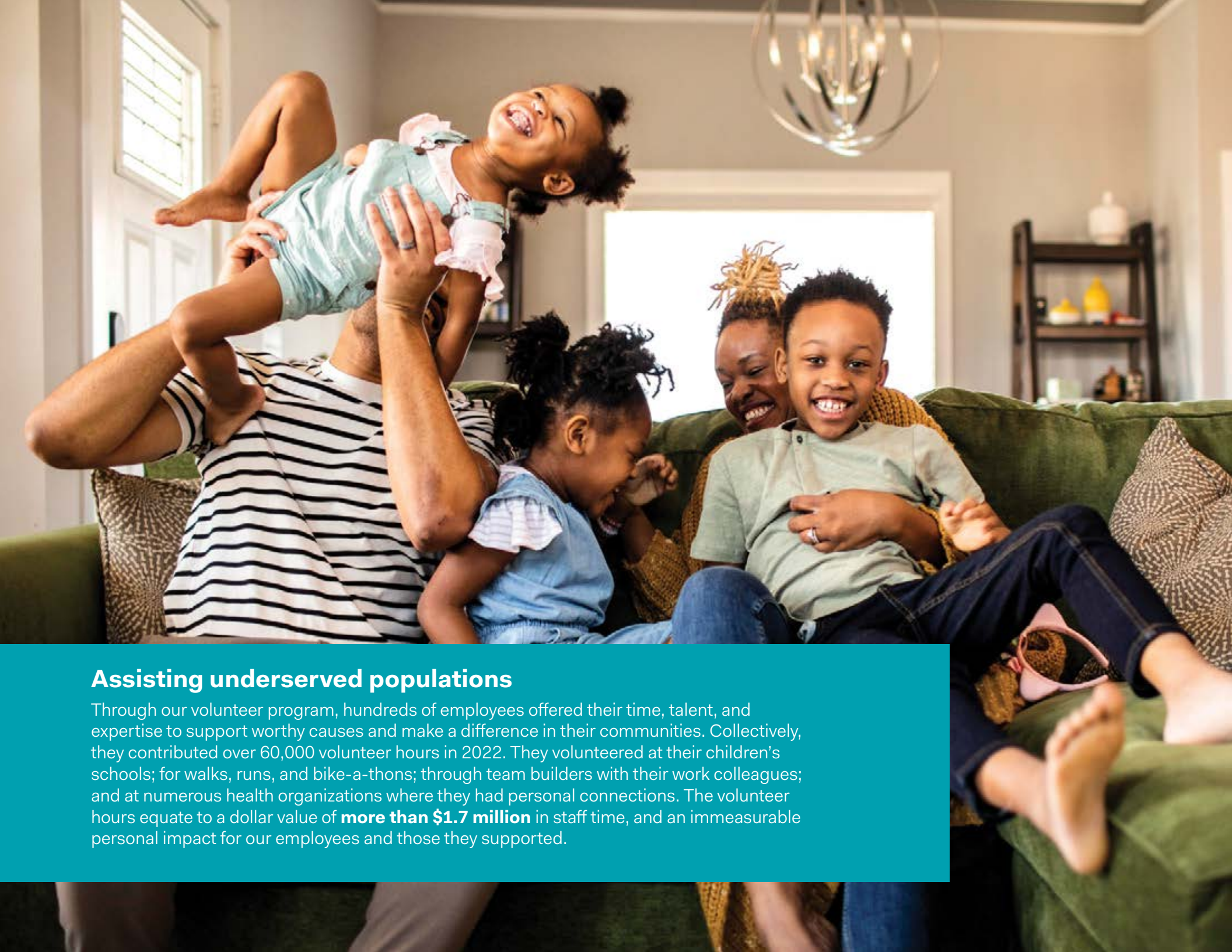


Organizing the Triple-S Golf Tournament

The Triple-S Golf Tournament raised \$100,000 to distribute among six NGOs:

- Muscular Dystrophy Association
- CAP Foundation
- Colegio San Gabriel (San Gabriel College)
- Hogares Rafaela Ybarra (Home of Rafael Ybarra)
- Instituto Santa Ana (Santa Ana Institute)
- Alzheimer's Association





Assisting underserved populations

Through our volunteer program, hundreds of employees offered their time, talent, and expertise to support worthy causes and make a difference in their communities. Collectively, they contributed over 60,000 volunteer hours in 2022. They volunteered at their children's schools; for walks, runs, and bike-a-thons; through team builders with their work colleagues; and at numerous health organizations where they had personal connections. The volunteer hours equate to a dollar value of **more than \$1.7 million** in staff time, and an immeasurable personal impact for our employees and those they supported.

Providing community support

GuideWell believes every community has its own unique fabric. While many communities flourish, there is a disproportionate number of under-resourced neighborhoods facing unique economic disparities. That is why we launched the Growing Resilient Communities initiative in 2021.

We identify critical ZIP codes in Florida, and partner with grassroots organizations to build cross-sector collaboration with government, nonprofit organizations, faith institutions, and local businesses to address health, education, housing, and other needs.



GROWING RESILIENT COMMUNITIES

Planting the Seeds of Economic Prosperity

In addition, GuideWell has supported the following initiatives:



Sports Partnerships

Across Florida, we worked with the Miami HEAT, Miami Marlins, Orlando Magic, Tampa Bay Lightning, and Jacksonville Jaguars to provide nutritious meals and health screenings, and arrange in-person visits with team players to local children's hospitals.



Florida Health Literacy Grants

Fifteen programs across the state of Florida were awarded one-year, Florida Blue Foundation mini-grants to benefit adult education, ESOL, and family literacy students.



United Way

As part of GuideWell's matching gift campaign, GuideWell employees across the country contributed more than \$1.64 million to 126 different United Way chapters in 2022. The Florida Blue Foundation provided a 2:1 dollar for dollar match, resulting in \$4.92 million donated.

Our enterprise has taken other important steps to promote and improve health outcomes:



We formed strategic community partnerships to train police officers on how to create positive interactions in Hispanic, Black, and diverse communities.



We supported in-house and external discussions on race, justice, and health equity. The GuideWell Behavioral Health team also participated in more than 15 webinars and podcasts, panel discussions, and business journal interviews in 2022, increasing behavioral health knowledge with a focus on mental well-being. This effort reached more than 11,000 members, employers, and community leaders.



We supported and staffed Jacksonville's Melanin Market in recognition of Juneteenth. We also sponsored the Kara Walker exhibit at the Jacksonville Museum of Contemporary Art. Additionally, our employees received complimentary entry into the exhibit for the month of June.



We received recognition from the March of Dimes for Triple-S' support of maternal health initiatives, in partnership with Federico Trilla University of Puerto Rico.



We opened L.A. Lee YMCA/Mizell Community Center, a 65,000-square foot facility serving the historic Sistrunk community in Fort Lauderdale.



We organized a team for the American Cancer Society Making Strides Against Breast Cancer® 5K walk/run.



Our ongoing commitment to health equity

In February 2022, GuideWell appointed its first Chief Health Equity Officer, Dr. Kelli Tice. This new position reflects GuideWell's values and commitment to improve access to health care for all its employees, customers, and communities, and to proactively address long-standing social, health, and racial inequities.

Over the last year, Dr. Tice has been instrumental in creating solutions that will improve health outcomes and address health disparities for our customers and communities.

In order to be an effective partner in bringing health care access to all, we are working with the communities we serve to better understand their needs. Working together is how we will create lasting change.”

– Dr. Kelli Tice



Prioritizing Mental Health

An integrated mental health model

We reached out to 23 strategic medical provider partners to educate, motivate, and support the adoption of measurement-based care and best practice behavioral health integration models. We empowered providers to focus on mental well-being by making credentialing and contracting easier for medical groups to hire mental health professionals and expanded their data feeds and reporting to include additional health information. We also launched a cognitive behavioral therapy mental health training to all employees and leaders and held virtual employee forums dedicated to mental well-being.

Finally, we also reached agreements with multiple medical providers to integrate behavioral health quality metrics into their contracts. **Primary care providers account for two-thirds of all customers with behavioral health conditions. By incentivizing them to focus on behavioral health quality, we are transforming GuideWell's mantra that "there is no health without mental health" into a business necessity for all providers.**

Investing in mental health tools

With the pandemic's heavy toll on the mental health of our communities, GuideWell has expanded our collection of self-help tools and personalized resources to help employees and customers focus on their well-being. From meQuilibrium, which uses data-driven insights to help people build resilience and reduce stress, to the Better You Strides online wellness and rewards program, which allows eligible customers to earn reward points that can be used towards paying their monthly premium, we aspire to provide the highest quality mental and behavioral health services and programs.

Last year, the Better You Strides program had its highest membership, which included 61,178 Medicare members and 184,000 Commercial members. The program covered 351,000 months of premium payments for members, some of whom were in delinquency and may have lost their plans without this assistance.

BetterYou
STRIDES

In 2022, we aimed to increase engagement – and track improvement – among Florida Blue customers and employees with our digital mental and behavioral health tools. **We assisted 41,593 more individuals** in 2022 than we did in 2021. Our goal was to have 25% of participants report increased resilience as a result of the program. Ultimately, we exceeded that objective, with **40.23% of participants reporting improvement.**

As a majority owner of Lucet, formerly New Directions Behavioral Health, we increased access to behavioral health care through enhanced reimbursement models to support rapid access, and implemented innovative programs that include peer support and care management for the most vulnerable Florida Blue customers. For people of all ages facing severe mental illness, accessing the care they need is a major challenge, with wait times that can average more than three months for an initial visit. But with Lucet's Navigate & Connect service, members can connect with the right care effectively and efficiently. In 2002, its pilot year, Lucet added 200 network behavioral health providers to the Navigate & Connect platform.

Florida Blue and Lucet also teamed up with the nonprofit organization Shatterproof to offer Floridians access to ATLAS®. This easy-to-use digital resource helps users identify trusted, quality addiction treatment counselors and care. Patients can complete a questionnaire to get recommendations about the types of treatments that may benefit them, depending on their situation. The platform also allows users to filter searches based on which locations accept specific health insurance plans and accommodate certain populations, including veterans or those who are pregnant.



Fighting the opioid crisis

The Florida Blue Foundation is one of the largest financial contributors to the fight against the opioid crisis in Florida. We helped launch Project Opioid and expand its reach statewide. In 2022, we invested more than \$2.1 million to address mental health, opioids, and substance abuse.

Beyond serving more than 32,000 Floridians, according to a survey of opioid program grantees, **we increased anti-drug awareness by 93% and knowledge of mental health by 71%.**



Expanding community mental health services

In 2022, the Florida Blue Foundation awarded \$3.8 million in mental health grants to nonprofit organizations to address mental well-being across the state.

Over the past five years, the Foundation has invested more than \$12.7 million towards community-based programs that directly improve access to and quality of mental well-being services, particularly for underserved and uninsured communities, throughout the state.

- **PACE Center for Girls, Building a Statewide System of Care through Girls Coordinating Councils:** Providing girls and young women free education, counseling, training, and advocacy at 17 centers across Florida.
- **Catholic Charities Diocese of St. Petersburg, Pathways to Mental Health:** Providing free mental health services to limited-income individuals or families suffering from the impacts of the COVID-19 pandemic.
- **Catholic Charities Diocese of Venice, Youth Counseling Program:** Providing 23 high-need public schools in Lee County with free, accessible, and culturally sensitive youth mental health counseling.
- **Jewish Family & Children's Service of the Suncoast, Community Well-being Connection:** Serving Sarasota County at three accessible partner agencies by providing licensed social workers and case managers onsite for family and individual counseling, staff training/coaching, and community well-being groups.
- **Big Brothers Big Sisters of Miami, Mental Health Services:** Partnering with Nicklaus Children's Hospital, serving youth and their families in Miami-Dade County by providing preventative care and access to mental health services.
- **IMPOWER, Inc., Psychiatry On-Demand:** An on-demand telepsychiatry treatment program providing children and adults with immediate access to psychiatric services across Florida, including the most remote and provider-impooverished areas of the state.



- **Orlando Community & Youth Trust, Inc., No Limit Psychotherapist: The Future is You:** Along with No Limit Health and Education, the "No Limit Psychotherapist: The Future Is You" program helps address the shortage of mental health providers of color by attracting diverse talent into the mental health field in Orange, Osceola, and Seminole counties.
- **University of North Florida (UNF) Foundation, Counseling Our Communities:** A nonprofit counseling center serving underserved populations in the Jacksonville community and expanding the pipeline of Clinical Mental Health Counseling (CMHC) professionals graduating from UNF.
- **Metropolitan Ministries, Resiliency Center:** A trauma-responsive, evidence-based mental health service provider that helps people experiencing poverty and homelessness in Hillsborough County, while providing quality training and supervision to over 30 interns annually.
- **Florida Agricultural and Mechanical University (FAMU), Development of Partnerships to Increase the Pipeline of Mental Health Professionals:** A statewide certification program for health care professionals and students to increase the pipeline of future practitioners.
- **Housing Partnership, Training and Supporting Mental Health Professionals in The Academy:** A three-week training course in Palm Beach County with ongoing supervisory support for mental health professionals and interns to help enhance their skills in the field.



Ensuring Food Security

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



Food Security Grants

The Florida Blue Foundation and the Triple-S Foundation are building multi-year initiatives around food security that strengthen food infrastructure and systems across Florida and Puerto Rico; promote direct service for healthy food access to families; and help our partner organizations improve food availability.

The Florida Blue Foundation food security grants in 2022 served a total of 903,903 individuals and provided over 72.1 million meals, with an average of 80 meals per person. As a result, 27% of our food security grantees reported to the USDA Food Security Survey that they were food secure after receiving support from the Florida Blue Foundation. The Florida Blue Foundation [awarded](#) 4.1 million in grants to 11 community-based programs, including Hebni Nutrition Consultants Inc.; Hispanic Unity of Florida; Indian River County Department of Health; Feeding Florida; House of Hope; Jewish Family and

Community Services; Ruth & Norman Rales Jewish Family Services; Tallahassee Memorial Healthcare Foundation; Tampa Metropolitan Area YMCA; University Area Community Development Corporation; and the Valencia College Foundation.

The Triple-S Foundation provided \$150,000 in grants to six nonprofits that have experience in addressing food security

and social issues in Puerto Rico. These organizations include: Esperanza para la Vejez (Hope for an Old Age), Fundacion de Investigacion Science and Education (Science and Education Research Foundation), Nuestra Escuela (Our School), Plenitud PR (Fullness Puerto Rico), PryMed, and Waves Ahead.

“Each year, more than \$4.2 billion in health care costs are associated with food insecurity, in our state.”

-Pat Geraghty



Florida Blue partnered with Abundant Harvests and White Harvest Farms to distribute fresh produce to families in our Growing Resilient Communities ZIP code of 32206. Residents joined Florida Blue, LIFT JAX, and others for the partnership announcement and annual Juneteenth Melanin Market event. A total of 200 families received food, and Florida Blue volunteers were onsite to assist for both events, including members of our GuideWell Community, ASPIRE.

At a food packing event during the Florida Blue Foundation's [Community Health Symposium](#) in May, we produced 1,000 snack packs for children in Central Florida. In September, we participated in another volunteer food packing event that provided an additional 1,000 food packs to four food banks located across Texas, Puerto Rico, Tennessee, and Florida.

We teamed up with the Orlando Magic, Tampa Bay Lightning, Miami Marlins, and Jacksonville Jaguars to further our impact on food insecurity in local communities.

- **Orlando Magic's Block Out Hunger Campaign:** Ten meals were donated by Florida Blue to Second Harvest Food

Bank of Central Florida for every block made by an Orlando Magic basketball player in the 2022 season, resulting in 3,670 free meals. Magic fans were also invited to donate to the cause, which resulted in an additional 3,400 meals.

- **Florida Blue & Miami Marlins' Farm Share Truck:** The refrigerated semi-truck hauled an average of about 5 million pounds of food a year to assist those battling food insecurity. During the unveiling of the truck, Florida Blue volunteers teamed up with the Major League Baseball team to distribute 5 million nutritious meals to 1,000 local families – more than doubling our 2021 efforts.
- **Tampa Bay Lightning's Bolts & Blue Faceoff Against Hunger:** Florida Blue and the Lightning hosted community events featuring free, nutritious meals, health screenings, cooking classes, and demonstrations to hundreds of families. The Tampa Bay Lightning and Florida Blue also held a one-day "Strike the Stigma" symposium in September 2022, dedicated to engaging Tampa-

area high school students and their parents with mental well-being information, tools, and resources.

- **Jacksonville Jaguars Food Distribution & Literacy Events:**

We organized an event in partnership with Feeding Northeast Florida and the Jacksonville Jaguars in December 2022 that helped feed around 300 families. Florida Blue also participates in "literacy locker rooms," during which we provide books for students and visit classrooms to talk about the importance of literacy, through the Jaguars' partnership with READ USA. Jaguars players, cheerleaders, and the team mascot are all in attendance, serving an average of 100-200 students at each event.

In a joint effort with Feeding Florida executive director Robin Safely, we co-published an [op-ed](#) highlighting the need for community engagement to solve the food insecurity crisis. The column appeared in 12 local media outlets, including the South Florida Sun Sentinel, Florida-Times Union, Sarasota Herald-Tribune, and El Nuevo Herald.



Raising Up Community Champions

Each year, the Florida Blue Foundation hosts a two-day Community Health Symposium to bring together executives and leaders from the health care, government, higher education, and nonprofit sectors to build partnerships and discuss key health care issues.

The event also includes the Sapphire Awards, which are presented to individuals, organizations, and programs that are making a meaningful impact in our communities.

For 2022, the theme of both the symposium and awards focused on advancing health equity, demonstrating our commitment as an enterprise to improve health and health care for all. Over 600 community partners attended the event, and seven organizations and advocates received Sapphire Awards.

Award Recipient spotlights included:



Children's Diagnostic and Treatment Center

is a mission-driven organization that provides medical care, case management, education, social services, and other support to children and adolescents with chronic illnesses and development disabilities.

ICU Baby's Transportation Assistance Program

provides informational, emotional, and financial support for families navigating critical care for babies in the neonatal intensive care unit (NICU).

IDignity

collaborates with government agencies, churches, businesses, nonprofits, and the community to break down barriers and help the underserved access proper health care, education, and employment.

Mia Jones

is the CEO of Agape Family Health and a proven community champion who is passionate about improving health equity, access, and opportunities for disadvantaged populations across Florida.

The Mobile Outreach Clinic (MOC)

is a University of Florida program that delivers health care services to the medically underserved in low-income neighborhoods and rural areas of North Central Florida.

Pathlight HOME,

also known as Grand Avenue Economic Community Development Corporation, provides safe housing, support services, and economic opportunities to men and women in Central Florida.

Sonjia Kenya EdD, MS, MA

is an educator at the University of Miami Miller School of Medicine who leverages her voice to advance health equity and reduce disparities among diverse populations.

Community Giving

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

Addressing Alzheimer's disease in Puerto Rico

Dementia Friends Puerto Rico, a collaborative effort of Triple-S and the Alzheimer's Association, is dedicated to promoting community integration and a greater understanding of people with dementia through hourlong workshops. In 2022, 46 workshops were facilitated, with more than 1,300 total participants. The approach has been so successful in Puerto Rico that Lydia Figueroa, Director of Community Outreach for the Triple-S Foundation, jointly presented this model with the Puerto Rico President of the Alzheimer's Association in Uruguay at the annual meeting of the Ibero-American Alzheimer Federation. In addition, Triple-S supported the Puerto Rico Health Department in promoting the Puerto Rico Registry for Dementias in its Dementia Friends events and workshops and its Puerto Rico Dementia Plan.

Dementia Friends Puerto Rico, the Alzheimer's Association and the Centro Criollo de Ciencia y Tecnología del Caribe (C3TEC) organized the reading of "Por Qué Mi Abuelita es Diferente" (Why is My Grandmother Different) with a group of children ages 7-13. Two volunteers from the Alzheimer's Association of Caguas read the story and facilitated a discussion with support from C3Tec. Triple-S is expanding the C3Tec partnership and developing a neurocognitive care center built specifically for seniors with dementia and their caregivers.



Case Study on GuideWell's Natural Disaster Relief During Hurricane Season

GuideWell donated \$3.2 million in relief funds following [Hurricane Ian](#) and [Hurricane Fiona](#) to more than 22 community organizations. We provided almost 2,000 employees with emergency relief in Puerto Rico and Florida through the Lift by GuideWell program. The devastating Category 4 hurricanes left major destruction in their wake.

In addition to financial relief, GuideWell deployed mobile teams to hard-hit communities to assist members who lost medical devices and needed other support; distributed hurricane relief packets; and provided no-cost vaccinations. Teams of GuideWell nurses worked closely with customers with special needs, chronic conditions requiring constant management, and those who needed assistance accessing medical supplies, medications, and other essential items.



Community specialists continue to offer assistance to anyone in the community, even if they are not members, by connecting them with community and social services like transportation, food, financial, and housing assistance programs, community resources, and many other relief programs. For example, **Florida Blue** partnered with Global Empowerment Mission (GEM) to assemble family necessity kits for people impacted by Hurricane Ian. These kits included water, food, hygiene products, and other essentials that were delivered to those most in need. Over 25 employees volunteered to sort items and assemble over 500 kits at the organization's warehouse in South Florida.



The Triple-S Foundation supported disaster relief after Hurricane Fiona, impacting 20,000 beneficiaries and funding the work of 10 nongovernmental organizations. Medical providers in remote affected areas received generators for their medical offices to continue providing services, such as oncology, to their patients. Approximately 400 employees volunteered in this community effort, logging 1,461 service hours.

Through the Lee Health Foundation, **GuideWell supported a mobile health care clinic** near Fort Myers. Following Hurricane Ian, the Fort Myers community lost its primary – and only – health care clinic. **The mobile clinic served as the area's only in-person source for health care** for months while more permanent facilities could be developed.



**\$1 Million
Additional
Relief to Local
Communities**



GUIDEWELL

INCLUSIVE BUSINESS PRACTICES



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

Ensuring Responsive Governance

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

We've developed an internal Social Determinants of Health dashboard that provides greater insight into the Social Determinants of Health that impact customers' health outcomes. The dashboard makes key data about communities readily accessible so we can better analyze and understand gaps in status and then implement solutions to address the significant social factors contributing to those gaps.

Accountability Starts at the Top

Our GuideWell Board of Directors is made up of 10 established professionals with world-class experience in health care and corporate management, including GuideWell's president and CEO. The Board is responsible for providing oversight and direction for GuideWell's strategy, setting specific metrics in consultation with external subject matter experts and ensuring accountability across the organization.

Each Board member serves on two of the following committees: audit and compliance, board governance and nominating, finance, and talent and compensation. Each committee focuses on specific areas of impact. Each year, the committees set ambitious goals in these areas, and ensure GuideWell follows best practices and achieves compliance. Additionally, Triple-S has its own board of directors and a separate audit and risk committee.



GuideWell Board of Directors Committees' 2022 Impact Focus Areas

Audit and Compliance

- Ensure provider partners understand the GuideWell impact principles
- Ensure best practices in all compliance matters
- Assess risk against impact principles
- Minimize fraud, waste, and abuse
- Reduce carbon footprint

Board Governance and Nominating

- Ensure continued diversity with respect to Board composition
- Encourage director and management participation in diversity and inclusion educational programs
- Promote best practices in corporate governance

Finance

- Ensure best practices in minority procurement
- Advocate that all vendors and suppliers abide by GuideWell impact principles
- Ensure corporate development strategic investments and securities investment decisions are consistent with GuideWell's impact principles, including having diversity in the process

Talent and Compensation

- Empower and promote practices and an inclusive environment
- Ensure fair and equal treatment of all employees
- Ensure fair market pay and benefits for all
- Ensure continued diversity and inclusion with respect to senior leadership (officer and director) composition

An enterprise-wide commitment

Our impact commitments are a key component of GuideWell's enterprise performance scorecard. Specific metrics are set on an annual basis in consultation with internal and external subject matter experts. Measurable indicators for the Board's impact focus areas were added to our Enterprise scorecard to help reduce our collective carbon footprint and promote our inclusive environment and practices. Importantly, the Enterprise scorecard is directly tied to employee compensation, ensuring that our commitments are effectively supported throughout the entire organization.

This year, the Board:

Updated its charter to strengthen impact-related measures assigned to the audit and compliance committee (ACC)

Discussed strategies and activities to reduce carbon waste, as well as fraud and abuse

Ensured all provider partners understood GuideWell's impact principles

Reviewed best practices in compliance matters

Conducted strategic Board development, leadership, and succession planning

Maintained oversight of committee impact areas of focus

Expanded procurement efforts to align suppliers with GuideWell impact objectives

Added two new minority-owned investment service firms

Reviewed compensation and benefits strategies

Continued to strengthen diversity with respect to senior leadership (officer and director) composition

Routinely reviewed and discussed employee representation data



Internal educational trainings

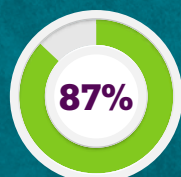
Our GuideWell Communities and GuideWell leadership team partnered to host hundreds of participants at “Unpacking Emotional Stressors - An Employee Listening and Discussion Forum” to provide a safe place for conversation about how teams were feeling after recent incidents of violence at a supermarket in Buffalo, New York, and a church in Laguna Woods, California. The event provided employees with an opportunity to talk, listen, and learn from one another.

Additionally, Dr. Joseph Betancourt presented a training, titled “Unconscious Bias in Health Care,” to Florida Blue’s Board on July 19. The presentation was rolled out to all GuideWell officers in September.

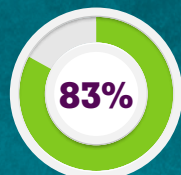


Promoting diversity across and within

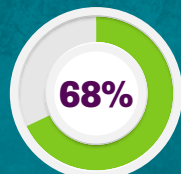
We believe in hiring people who represent the communities we serve while creating a workplace that fosters a sense of belonging for everyone. Our Board, management, and overall workforce composition reflect that.



of GuideWell's workforce is comprised of women and diverse talent



of GuideWell's People Leaders (employees with a direct report) are women and diverse talent



of GuideWell's Executives (officers and directors) are women and diverse talent



of our 10-member GuideWell Board of Directors are women and diverse talent



of our five member Triple-S Management are women and diverse talent



BUILDING AN INCLUSIVE & DIVERSE WORKFORCE

Embracing GuideWell Communities

We have 15 GuideWell Communities to encourage individuals within the organization to bring their whole selves to work and to take an active role in leading change inside and outside our organization. Our GuideWell Communities are voices for our team members, our customers and patients, and the communities we serve across various dimensions of diversity. They help us engage and provide products, services, and care in culturally-relevant ways, foster an inclusive workplace where all of our team members can thrive, and bring our mission to life through their volunteerism with nonprofit partners.

The GuideWell Communities allow team members to develop their leadership skills, put their interests and passions to work, and build relationships with leaders and colleagues across the enterprise while being strategic partners in our workforce and communities. They create forums for LGBTQ+, Black, Indigenous and people of color, veterans, disabled employees, women, Hispanic, Asian American and Pacific Islanders, young employees, and other groups to build community, support one another, and influence positive change.

Recruiting new diverse talent and strengthening our workforce pipeline

In 2022, we strengthened our recruiting pipeline by launching and expanding several initiatives in collaboration with Florida's career colleges and HBCUs.

Leadership Equity Alliance Program (LEAP): LEAP is a two- to three-year college internship and leadership program, comprising students primarily from Florida HBCUs and other Florida schools, in partnership with INROADS. INROADS is a nonprofit organization that helps place diverse students in corporate internships, and provides students a window into the world of finance, workforce management, Medicare, and other business areas at GuideWell. In 2022, seven students successfully completed the program.

Student Opportunities for Advancement and Readiness (SOAR) Internship Program: GuideWell has established partnerships with two Florida school districts' – St. Johns County and Duval County – Career and Technical Education programs, as well as Big Brothers Big Sisters of America, to provide high school student internship opportunities for six weeks during the summer. 2022 was the pilot year of the student summer internship, and five high schoolers interested in cybersecurity successfully completed the program. We expect to expand this program across other IT areas, including IT application development and infrastructure, in 2023.

Pharmacy Clerkship Program: Our Pharmacy Clerkship Program was established in partnership with Florida A&M University to equip talented youth with the opportunity to pursue a nontraditional pharmacy career path. Exposure to managed care is minimal in traditional college curricula and training programs. This program helps to increase the interest and pipeline of candidates for future positions within Florida Blue and the broader managed care industry.

LT3 Labs Project: Short for "Learning Tomorrow's Technology Today," we launched LT3's 10-week program in June 2022 and provided 40 at-risk Florida students with immediate training in blue-collar technical skills to help them secure employment.

Meet some of our **2022 LEAP** interns



Josh: A rising junior at the University of Miami, double majoring in Spanish and Sports Administration, Josh moved to Florida from Sugar Land, Texas to gain skills related to business analytics in workforce management.



Shandel: Born and raised in Connecticut, Shandel moved to Miami to pursue a bachelor's degree in Health Science with a concentration in Health Management & Policy at the University of Miami. Her goal was to gain valuable experience and a deeper understanding of health care.



Jerryson: A rising senior at Florida State University, double majoring in Finance and Risk Management, Jerryson gained firsthand insights into how Florida Blue works and broadened his business acumen within the specific business departments.



Alexis: The University of Miami sophomore majoring in Health Management and Policy joined LEAP to gain more insights into the insurance realm of the health care industry and use her knowledge from health care courses to further company growth.

Health Equity Nursing Scholars

(HENS): We partnered with Florida Atlantic University to fund the HENS program with the goal of creating opportunities and removing barriers for students and community customers. The program provides fourth-year pharmacy students the unique opportunity to be exposed to a managed care pharmacy practice – which is rare in college curriculums and training programs. All students complete several clinical rotations at FAU/NCHA Community Health Center with a focus on caring for underserved populations to improve health outcomes. Our aim is to increase the interest and pipeline of candidates for future positions within Florida Blue and the broader managed care industry.

Florida Prepaid College Foundation:

We funded \$50,000 in scholarships for 26 minority and underrepresented students across the state in partnership with the Florida Prepaid College Foundation.

Jacksonville University Law School and FAMU Law School:

We worked with Jacksonville University Law School and FAMU Law School to provide 10 student scholarships at each school in partnership with the law firm Cravath, Swaine & Moore LLP. We were also the title sponsor of FAMU's J. R. E. Lee Alumni Association Scholarship Banquet, which honors incoming and current students.



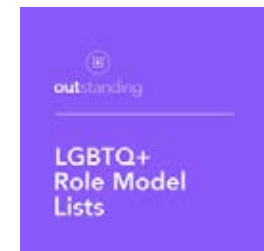
Recent recognitions

A testament to the commitment and dedication of our employees and partners, the entire GuideWell family received many exciting awards and accolades.

- **Diagnostic Clinic Medical Group (DCMG):** DCMG received FDA Mammography Quality Standards Act (MQSA) certification, which means it adheres to strict quality standards and passes annual inspections for their mammography imaging services at Largo and Countryside Imaging.
- **Emcara:** Emcara received a GuideWell 2022 Innovation Award for its contributions to the in-home primary care field and won a Gold Davey award for its updated corporate identity.
- **Florida Blue:** Florida Blue was recognized by various organizations as a model for corporate inclusion. We received multiple "Best Place to Work" awards, including "Best Place to Work for Disability Inclusion," "Best Places to Work for LGBTQ+ Equality," and "Best Employers for New Grads."
- **GuideWell:** GuideWell was honored as the top health care diversity organization by the National Diversity Council and ranked

172 on Forbes' "America's Best Employers for Diversity" list. Florida Blue was also recognized by Forbes as one of America's 2021 Best Large Employers, ranking 44th overall and 1st in the health insurance industry category. In addition, Florida Blue was included in the 2022 Seramount Inclusion Index and honored as an OUTstanding Ally Company by the Tampa Bay LGBT Chamber.

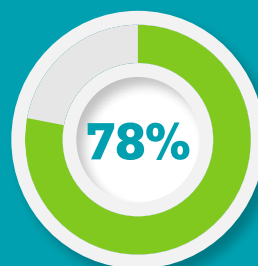
- **Florida Health Care Plans (FHCP):** FHCP was voted Best Pharmacy and Best Health Plan Provider by the Daytona Beach News-Journal and received Gold status of the Healthiest Companies Award from the First Coast Worksite Wellness Council. FCHP was also voted Best Health Plan for 10+ years by Hometown News Readers' Choice Poll 2022 and received accreditation status of Accredited from the National Committee for Quality Assurance for service and clinical quality.
- **WebTPA:** WebTPA received multiple "Top Place to Work" awards, including national and regional awards recognizing employee development, wellness, and best managers by Dallas Business Journal and San Antonio Express News Dallas.



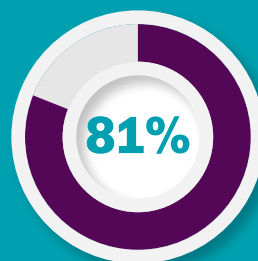
An internal commitment to inclusion:

To establish a strong foundation for the organization's comprehensive inclusion strategy, we wanted to better understand where GuideWell stood in terms of organizational leadership and employee satisfaction. We also sought to promote an inclusive environment and practices by examining organizational leadership, employee diversity, and pay equity.

The goal for 2022 was to strengthen our talent pipeline for manager-level employees and improve readiness for promotion to director.



Our assessment indicated that the internal fill rate for director-level roles was **78%**.



Additionally, **81%** of employees responded favorably to the prompt “*I feel like I belong here*” in our 2022 annual employee survey.

The Unleashing Leadership Talent (ULT) Program

ULT is a leadership development program that was designed to accelerate the preparedness of mid- and senior-level managers to move GuideWell forward and lead with purpose, courage, and inclusiveness while empowering others to act on behalf of the organization in service to our customers. Employees receive one full year of experience engaging with leaders to develop self-awareness and gain visibility, exposure, and leadership insights. They also receive coaching and advice related to career advancement and networking opportunities; gain support in navigating obstacles and challenges; and build connections to trusted advisors and accountability partners.

Participants experience three separate mentoring rotations that each last four months, so they can work with and build relationships with unique leaders whom they don't normally work with on a day-to-day basis. In 2022, GuideWell helped more than 64% of ULT participants advance to roles with greater scope and responsibility. The turnover rate for program participants was 2.6%.

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ENSURING EQUITABLE PRACTICES AMONG SUPPLIERS AND PARTNERS

Leveraging our spending power

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

- Participated in Blue Cross Blue Shield Association survey, which shows Florida Blue's program is in the top quartile of supplier diversity maturity and its progress is aligned with industry best practices.
- Initiated and maintained connections with local companies with similar corporate social responsibility goals on supplier diversity to share and adopt best practices, including Southeastern Grocers, Miller Electric, Bank of America, VyStar, and FIS in Jacksonville.

In 2022, we spent \$89.4 million, or 11.5%, of our Tier 1 supplier budget on diverse suppliers, including \$13.6 million (1.7%) on Black American-owned businesses. By 2025, we plan to increase our diverse supplier spend (which includes Hispanic, veteran, and LGBTQ+ owned businesses) to 20%, and our commitment to Black American-owned businesses to 5%.

Additionally, we amplify the positive impact of supplier diversity by asking our suppliers to do business with diverse companies, and spent \$64 million in Tier II diverse supplier spend.



- Recognized as a “Local Corporation of the Year” by the Florida State Minority Supplier Development Council, an organization dedicated to connecting corporate and government customers with Minority Business Enterprises to foster equity in business.
- Met with multiple supplier diversity experts – including Rod Robinson, SVP of Supplier Diversity Practice for Insight Sourcing, and Beatrice Louissaint, President & CEO of Florida Minority Supplier Development Council (FSMSDC) – to share current program advancements and successes and confirm that our supplier diversity strategy and progress is aligned with industry best practices.
- Served as lead sponsor and keynote speaker at this year's Minority Enterprise Development Week in Jacksonville, Florida.
- Hosted Florida Blue's first annual Supplier Diversity Expo, which featured 14 qualified and certified diverse suppliers (including small, veteran-owned, and minority-owned businesses). The expo resulted in new supplier partnerships with Graham Leak Branding and MAS Global.

Supplier spotlight

At GuideWell, we believe partnering with diverse suppliers strengthens our local economy, creates job opportunities, and promotes fairness. Our workforce, vendor relationships, and community partnerships mirror the populations we serve and align with our values, principles, and strategic direction. As a proud corporate member of the Florida State Minority Supplier Development Council, we look forward to continuing to expand our current partnerships and exploring new ones.

Monica Hernandez of MAS Global Consulting

“Working with multiple large corporations, some treat supplier diversity like ‘check the box’ programs, and not something that is truly important, or central, to their mission. That was not the case with Florida Blue,” said Monica Hernandez, founder and CEO of MAS Global. “Once we started working with the team, it was immediately clear to us they were committed to identifying opportunities for growth and [were] willing to partner with us at every step.”

“You can’t be what you can’t see,” Hernandez said. “Building a diverse, inclusive workforce is not only the right thing to do, but produces the best talent and work.”



MAS Global is an agile, Tampa-based, woman- and Hispanic-owned software development and digital services firm with diverse talent across the U.S. and Latin America. The team is currently working with GuideWell to optimize Florida Blue's IT architecture and technical operations.

In 2022, Hernandez was invited along with 13 other firms to participate in a small and diverse supplier exposition at Florida Blue's Jacksonville campus. “We had the opportunity to have 1-on-1 meetings with the procurement team's leaders and bring home the message that we were the right partners for GuideWell,” Hernandez said.

She shared with the procurement team her software development and technology expertise, as well as her passion and commitment for empowering and employing women, Latinos, and [other] minorities in technology through her company's foundation, MAS Future. The nonprofit was inspired by Hernandez's personal journey as a software engineer in Colombia and provides scholarships and educational assistance to minority students in the U.S. and Latin America.



“When Florida Blue won the local corporation of the year award by The Florida State Minority Supplier Development Council (FSMSDC), it was an amazing moment. We traveled to Fort Lauderdale for the event and were able to celebrate with the team in person.”

According to a recent Stanford [study](#), despite being one of the fastest-growing groups of entrepreneurs, less than 3% of Latino business owners earn \$1 million or more in annual gross revenue. Thanks to partnerships with companies like Florida Blue, MAS Global has been able to significantly scale and exceed the million-dollar mark.

“For diverse suppliers like us, it can take large corporations a while to trust that we can deliver the work at scale,” Hernandez explained. “For us to be able to say we have an existing partnership with a big corporation, like Florida Blue, establishes credibility and opens doors.”

Latria Graham of GLB Consulting

“One of the things that we are most passionate about at GLB is social responsibility and community engagement,” said Latria Graham, GLB’s President and Founder. “We want to do business with purpose-driven companies that really care about people, and Florida Blue does.”

GLB is an Orlando-based, woman- and Black-owned strategic communications consulting firm that creates authentic marketing strategies and custom promotional products that build, drive, and protect positive brand reputation. The firm first engaged with Florida Blue through Central Florida Market President Tony Jenkins in 2019, and most recently conceptualized, designed, and executed year-end holiday employee gifts.

“I absolutely love building memorable experiences with tangible products. We worked closely with the internal team to build concepts and innovative ideas that would create excitement across the organization,” Graham said. The end result was a beautifully wrapped, Florida Blue and GuideWell-branded three-tiered cookie tower, and a custom wine and cheese charcuterie set.

In addition to doing business with Florida Blue, GLB has benefited from mentorship experiences with top Florida Blue executives, including Carl McGowan, VP of Commercial Health Insurance Marketing. “Carl has provided business advice, insights, and recommendations that have helped us grow, build, and improve our internal systems and processes and acted as a connector to other female-owned businesses,” Graham said.

Florida Blue continues to adapt and address changes in the market and provide equal opportunities for diverse suppliers throughout the state. “I have witnessed firsthand Florida Blue’s executive team



culture shift to implement measurable goals with an intentional focus to do business with more Black-owned businesses, who are often awarded [fewer] dollars in supplier diversity spending,” Graham said. “This is a critical alignment to Florida Blue’s values, as there is a direct correlation between access to wealth and health among Black families.”

“When corporations spend lucrative dollars with small, Black-owned businesses, they are directly impacting that business for generations to come and ultimately contribute to real economic development in our local communities with job generation, wealth, and social impact,” said Latria Graham.

GLB credited Florida Blue with helping increase the firm’s bottom line. “The credibility of the organization does a lot for us in establishing more brand awareness across the state and beyond, as well as getting our foot in the door with other sports business partners that we hope to do business with,” Graham said. “Being able to say we have Florida Blue as a client under our GLB umbrella is incredibly impactful.”



Upholding an inclusive code of conduct among all our partners

We believe in the importance of inclusive business practices that consider the lived experiences of underrepresented groups and individuals, and ensure that all provider partners, vendors, and suppliers abide by GuideWell's core principles.

We also recognize that solving complex issues – like reducing health inequities – requires collaboration, strong community partnerships, and innovative thinking.

One way we are effecting positive change is by offering free unconscious bias and

cultural competence training to our providers and designing courses with our community partners that build awareness, knowledge, and practice of health equity. The Florida Blue Foundation's four-year, \$2.5 million Health Equity Train-the-Trainer grant is led by three partner nonprofits: Orlando Health, United Way of Broward County, and Moffitt Cancer Center. The program utilizes a cultural and linguistic competency curriculum that addresses the knowledge, attitudes, and skills required to

provide quality care to patients and families who are environmentally, economically, or socially disadvantaged.

In 2022, 160 health professionals across Florida completed the program – with many reporting 100% favorable feedback. Survey results show that participants plan to share the knowledge gained throughout the program with an estimated 500+ colleagues and others in their organization and community over the next six months.

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

“The Health Equity Train-the-Trainer program is a statewide grant to shift knowledge, behavior, and attitudes to provide culturally and linguistically competent care in order to better serve patients,” said Dr. Desirée Chachula, Moffitt Cancer Center's Diversity, Equity and Inclusion Director. “The aspects that we educate health providers [on] range from topics on implicit bias and care to health disparities, to community outreach, to language access and communication, and everything in between.

The program tops off with how a health provider can actually change their own professional practice and become agents of health equity. We had a very successful pilot launch this summer.”

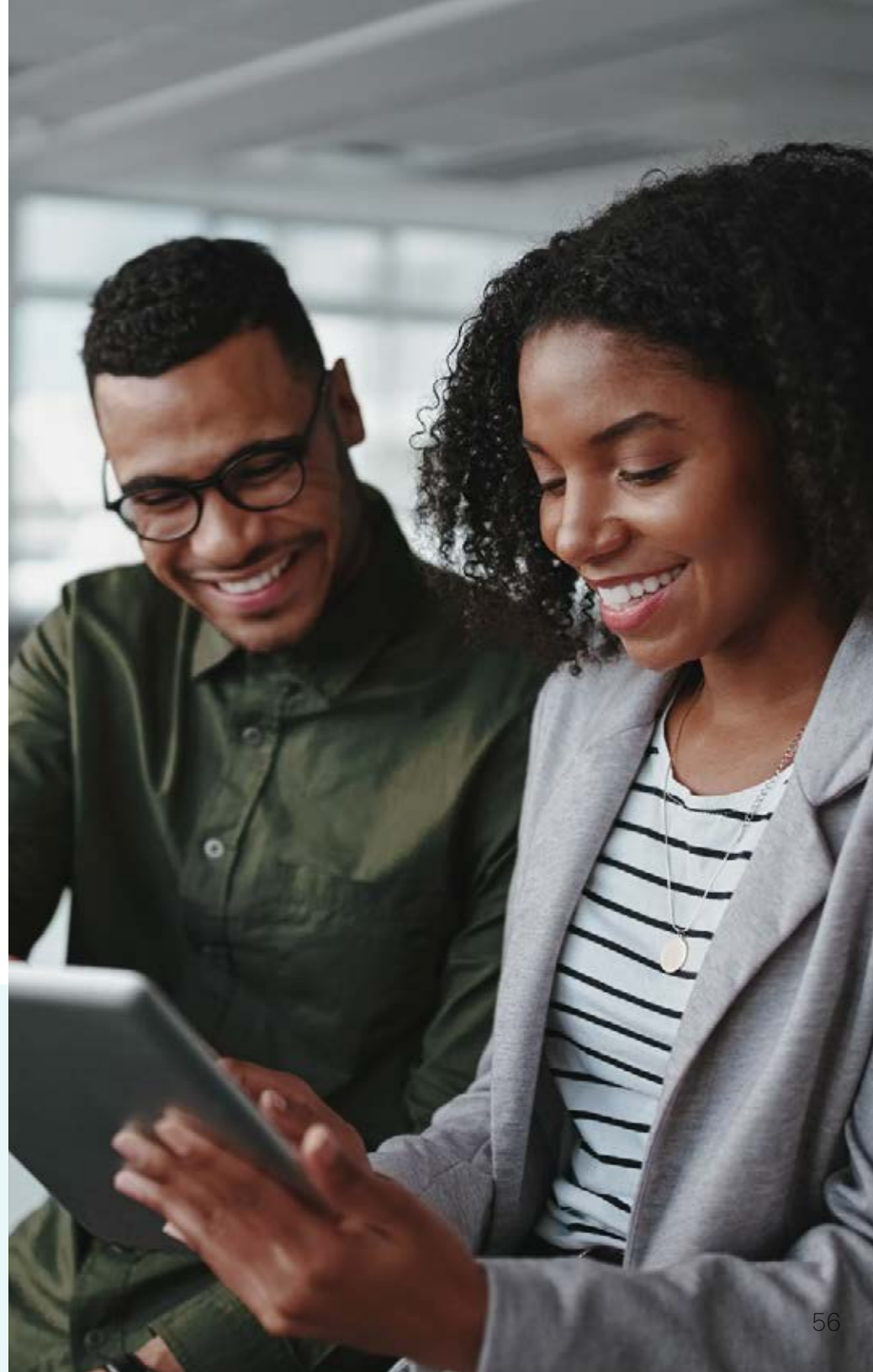


Dr. Desirée Chachula, Moffitt Cancer Center's Diversity and Inclusion Director



Enterprising Black Orlando

The Florida Blue Foundation teamed up with Wells Fargo to fund a highly visible initiative to close the economic wealth gap by reducing barriers for Black businesses and residents. The program, which launched in June 2022, was formed through a partnership with the African American Chamber of Commerce of Central Florida, Central Florida Urban League, and the Black Business Initiative. We developed programming to help tackle the racial wealth divide, and plan to hold a community roundtable series in 2023.





GUIDEWELL

ENVIRONMENTAL SUSTAINABILITY

Environmental consciousness is core to our culture. We believe in delivering health care sustainably and promoting environmentally responsible practices throughout our business.

CURBING OUR CARBON FOOTPRINT

Across GuideWell, we continue to identify and implement new strategies to reduce our carbon footprint. In 2022, we tracked, analyzed, and audited Florida Blue's greenhouse gas emissions through a third-party vendor – the Climate Registry. Thanks to a combination of initiatives, Florida Blue has reduced our carbon footprint by 30% since 2017 and achieved platinum status in July 2022. By 2024, we will reduce our carbon footprint of Scope 1 and Scope 2 greenhouse gas emissions by 50%, based on our 2017 baseline.

Minimizing the environmental impact of our physical operations is an important part of our long-term sustainability strategy to reduce energy consumption and carbon emissions. To help accomplish this, we switched to LED lighting in all seven of our corporate campus office buildings and installed high efficiency HVAC systems.

We also recently moved Florida Health Care Plan's administrative headquarters to a LEED® certified site. **As a result, we reduced the facility's footprint by 75%.**



GuideWell
exceeded both
goals by reducing
our paper and
employee travel

Scope 3 greenhouse gas emissions
by 19.95% **and received platinum
level certification from the
Climate Registry.**



Improving water management

We use reclaimed water from Jacksonville Electric Authority (JEA) for landscape watering and stock our retention ponds with carp to reduce the need for chemicals.

We've also installed a water system in our facilities to eliminate single-use plastic bottles and encourage employees to bring their own refillable water bottles.

Reducing paper waste

In 2022, we minimized the amount of paper in our business operations and reduced administrative and member paper consumption by more than 18.5 million pages. Partnering with PrintReleaf, we calculated how many trees were harvested to produce that paper and reforested an equal number of trees.

We offset the equivalent of 5.38 million pages by reforesting 646 trees. We also encourage our customers to sign up for paperless billing to further reduce paper waste.



We offset the equivalent of **5,382,993 pages** by reforesting **646 trees**.



Increasing Energy Efficiency

Promoting solar power

GuideWell was the first corporate participant to sign onto Jacksonville Electric Authority's (JEA) SolarMax program and to supply all our Jacksonville facilities with renewable energy. We've collected nearly 12,000 Renewable Energy Certificates (RECs) since June 2022 and have cut utility costs by approximately 15%. Last year, our Jacksonville corporate campus earned Energy Star certification for superior energy performance. Energy Star certified buildings on average use 35% less energy and generate 35% less greenhouse gas emissions.

Championing climate change action

We are outspoken advocates on health issues and solutions related to environmental and climate justice. In 2022, we presented to the National Institute for Health Care Management (NIHCM) on climate change and mental health, as well as the Florida Chamber of Commerce on resiliency and responsible environmental stewardship.

Cutting food waste

GuideWell uses food dehydrators on several campuses, which has helped us reduce our annual kitchen and cafe food waste. The material emitted from the dehydrators can then be used as a soil amendment. We use 100% biodegradable and recyclable packaging, which eliminates additional tons of plastic from the waste stream.

With a majority of our workforce continuing to work a hybrid schedule, we transitioned the cafe on our Jacksonville campus to a fast-casual restaurant model. The new setup not only speeds service and enhances safety, but helps alleviate the labor shortage and eliminate unnecessary waste.



2022 Global Reporting Initiative (GRI) Content Index

GuideWell's 2022 report has been prepared with reference to the 2022 Global Reporting Initiative (GRI) Standards.

Statement of Use	GuideWell has reported the information cited in this GRI content index for the period 1 January 2022 to 31 December 2022 with reference to the GRI Standards.
GRI 1 Used	GRI 1: Foundation 2022

DISCLOSURE	DESCRIPTION	LOCATION
GRI 2: General Disclosures 2022		
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. 9
2-5 a	External assurance	Pg. 44
2-7 a	Employees	Pg. 48
2-9 a-b	Governance structure and composition	Pg. 44
2-12 a	Role of the highest governance body in overseeing the management of impacts	Pg. 44
2-22 a	Statement on sustainable development strategy	Pg. 4
2-29 a	Approach to stakeholder engagement	Pg. 4 -



