

Anthem[®]

**GRI/SASB
Indices &
UN Global
Compact**

2020 Annual and Corporate
Responsibility Report



Corporate Responsibility Frameworks

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Reporting

This report covers Anthem, Inc.'s operations, including those of subsidiaries, unless stated otherwise.

Material Aspects

Sustainability reporting helps organizations set goals, measure performance and manage change in order to have the greatest impact and make their operations more economically, environmentally and socially responsible.

Topics identified by our stakeholders as being most material* to Anthem include:

- Quality — Achieving better health outcomes
- Affordability — Reducing the total cost of care
- Privacy & Security — Safeguarding confidential information
- Access — Making healthcare more accessible
- Associate Health, Inclusion & Diversity
- Ethics & Compliance
- Climate & Environmental Health
- Talent & Culture — Human capital management
- Community Health — Addressing public health issues and disparities
- Supply Chain Management
- Corporate Governance

In addition, as part of our commitment to the United Nations Global Compact, we have identified seven United Nations Sustainable Development Goals (SDG's) that offer the greatest opportunity for impact given their relevance to our business. We will continue to expand our corporate responsibility reporting to include information on how Anthem helps to advance the most relevant SDG's.



*The word "material" is specific to ES&G reporting as defined by the Global Reporting Initiative and not as defined by the Securities and Exchange Commission under securities laws

Our Materiality Assessment and Stakeholder Engagement Process

At the core of Anthem's reporting efforts is the drive to understand the issues that matter most to our stakeholders and the commitment to convey our actions clearly. Transparency is key as we consider the material aspects of our business operations.

To better understand which issues are most important to our internal and external stakeholders, we follow an ongoing assessment process, which includes:

- Measurement against sector environmental, social and governance (ES&G) performance benchmarks, including the SAM Corporate Sustainability Assessment
- Review of the United Nations Global Compact Principles and Sustainable Development Goals
- Review of data points, guidance and feedback from third-party environmental, social and governance (ES&G) rating agencies and reporting frameworks, including the Sustainability Accounting Standards Board (SASB)
- Review of data points from the JUST 100 survey, which is informed by public opinion research — a critical resource, given that Anthem serves more than 110 million people
- Direct engagement with the stakeholder groups on the following page

Stakeholder group	Nature of engagement
Health Plan Customers	In person interactions, focus groups, 24/7 customer relations hotline, consumer effort surveys, social media, websites, annual reporting, mail/email, Sydney Health mobile app, LiveHealth Online®, 24/7 NurseLine
Employer Clients	Anthem Customer Advisory Group (CAG), meetings, surveys, responding to disclosure requests, websites, corporate wellness programs
Associates	Engagement surveys, Pulse (Anthem intranet), CEO town halls, training and professional development opportunities, Associate Resource Groups (ARG's), community giving/volunteer opportunities tracked via Anthem for Good, performance management, 24/7 ethics line
Investors and Shareholders	Annual reporting, annual shareholder meeting, quarterly earnings calls, investor outreach, investor relations website, phone briefings, email correspondence, healthcare investor conferences, actively responding to 3rd party ESG surveys/ratings

Stakeholder group	Nature of engagement
Suppliers and Health Care Providers	Briefings and meetings, conferences and industry events, email correspondence, Supplier Code of Conduct, ESG screenings, training and workshops, scorecards, 24/7 ethics/compliance/privacy helpline
Government and Regulators	Briefings and meetings, email correspondence, white papers and other briefing materials, trade organizations, participation in coalitions, roundtable discussions, public events, speaking engagements, conferences, media engagements
Communities and NGO's	Funding applications, conferences, roundtables, strategic relationships, participation on boards and advisory councils, attending annual meetings, webinars, financial support, volunteering, research and data sharing

GRI/SASB Indices

Anthem, Inc. maps its 2020 disclosures to the core option of the Global Reporting Initiative (GRI) and the Sustainability Accounting Standards Board (SASB) frameworks. The GRI is an independent international organization that has pioneered sustainability reporting since 1997. The SASB is an independent standards-setting organization that enables businesses to identify, manage and communicate financially material sustainability information to investors.

General Disclosures

Organizational Profile | GRI 102

GRI 102-1 Name of organization	Anthem, Inc.
GRI 102-2 Activities, brands, products and services	Our Company 2020 Form 10-K
GRI 102-3 Location of headquarters	220 Virginia Avenue Indianapolis, IN 46204
GRI 102-4 Location of operations	Our Company 2020 Form 10-K
GRI 102-5 Ownership and legal form	Anthem is a publicly traded corporation. 2020 Form 10-K
GRI 102-6 Markets served	Our Company 2020 Form 10-K
GRI 102-7 Scale of the organization	Our Company 2020 Form 10-K
GRI 102-8 Information on employees and other workers	Workforce Data

GRI 102-9 Supply Chain	Supply Chain Management
GRI 102-10 Significant changes to the organization and its supply	2020 Form 10-K
GRI 102-11 Precautionary principle	Environmental Policy & Commitments
GRI 102-12 External Initiatives	Science Based Targets RE100 Business Roundtable Department of Energy Better Buildings Challenge Look Closer Paradigm for Parity 80% by 2018, National Colorectal Cancer Roundtable Million Hearts® 2022 UN Global Compact
GRI 102-13 Membership associations	Anthem Political Contributions Anthem Public Policy Institute

Strategy | GRI 102

102-14 [A Message from our President and CEO](#)
CEO Letter

102-15 [2020 Form 10-K](#)
Key impacts, risks, and opportunities

Ethics and Integrity | GRI 102

102-16 [Ethics & Integrity Workplace](#)
Values, principles, standards and norms of behavior

SASB Leadership and Governance — Business Ethics

SV-PS-510a.1 [Ethics & Integrity](#)
Description of approach to ensuring professional integrity

Governance | GRI 102

102-18 [Corporate Governance](#)
Governance structure

102-19 [Corporate Governance](#)
Delegating authority

102-20 [Corporate Governance](#)
Executive-level responsibility for economic, environmental and social topics

102-21 [Material Aspects](#)
Consulting stakeholders on economic, environmental and social topics

102-22 [Corporate Governance](#)
Composition of the highest governance body and its committees

102-23 [Corporate Governance](#)
Chair of the highest governance body

102-24 [Corporate Governance](#)
Nominating and selecting the highest governance body

102-25 [Corporate Governance](#)
Conflicts of interest

102-26 [Corporate Governance](#)
Role of highest governance body in setting purposes, values and strategy

102-27 [Corporate Governance](#)
Collective knowledge of highest governance body

102-28 [Corporate Governance](#)
Evaluating the highest governance body's performance

102-29 [Corporate Governance](#)
Identifying and managing economic, environmental and social impacts

102-30 [Corporate Governance](#)
Effectiveness of risk management processes

102-31 [Corporate Governance](#)
Review of economic, environmental and social topics

102-32 [Corporate Governance](#)
Highest governance body's role in sustainability reporting

102-33 [Corporate Governance](#)
Communicating critical concerns

102-34 [Corporate Governance](#)
Nature and total number of critical concerns

102-35 [Corporate Governance](#)
Remuneration policies

102-36 [Corporate Governance](#)
Process for determining remuneration

102-37 [Corporate Governance](#)
Stakeholders' involvement in remuneration

102-38 [Corporate Governance](#)
Annual total compensation ration

102-39 [Corporate Governance](#)
Percentage increase in annual total compensation ration

Stakeholder Engagement | GRI 102

102-40 [Corporate Governance](#)
List of stakeholder groups [Material Aspects](#)

102-41 [Corporate Governance](#)
Collective bargaining agreements Less than 1%

102-42 [Corporate Governance](#)
Identifying and selecting stakeholders [Material Aspects](#)

102-43 [Corporate Governance](#)
Approach to stakeholder engagement [Material Aspects](#)

102-44 [Corporate Governance](#)
Key topics and concerns raised [Material Aspects](#)

Reporting Practice | GRI 102

102-45 Entities included in consolidated financial statements	2020 Form 10-K
102-46 Defining report content and topic boundaries	Material Aspects
102-47 List of material topics	Material Aspects
102-48 Restatements of information	None during this reporting period.
102-49 Changes in reporting	None during this reporting period.
102-50 Reporting period	Calendar year 2020
102-51 Date of most recent report	Released in March 2021, covering 2020 programs and data
102-52 Reporting cycle	Annual

102-53

Contact point for questions regarding the report

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Claims of reporting in accordance with the GRI Standards

This report has been prepared in accordance with the GRI Standards: Core option.

102-55

GRI content index

[GRI Index](#)

102-56

External assurance

We received external assurance for Scope I, II, and III greenhouse gas emissions reporting to Carbon Disclosure Project during the reporting period. We did not seek external assurance for this report.

Management Approach | GRI 103

103-1	Corporate Governance
Explanation of the material topic and its boundary	Material Aspects

103-2	Corporate Governance
The management approach and its components	2020 Form 10-K

103-3	Corporate Governance
Evaluation of the management approach	

Economic

Economic Performance | GRI 201

201-1 [2020 Form 10-K](#)
Direct economic value generated and distributed

201-2 [2020 Form 10-K](#)
Financial implications and other risks and opportunities due to climate change [Carbon Disclosure Project](#)
[Climate Risk](#)

SASB Business Model and Innovation — Physical Impacts of Climate Change

HC-MC-450a.1 [2020 Form 10-K](#)
Discussion of the strategy to address the effects of climate change on business operations and how specific risks presented by changes in the geographic incidence, morbidity, and mortality of illnesses and diseases are incorporated into risk models. [Climate Risk](#)

Environment

Water | GRI 303

303-1 [Environmental Data](#)
Water withdrawal by source

Emissions | GRI 305

305-1 [Environmental Data](#)
Direct GHG emissions (Scope 1)

305-2 [Environmental Data](#)
Energy indirect GHG emissions (Scope 2)

305-3 [Environmental Data](#)
Other indirect GHG emissions (Scope 3)

305-4 [Environmental Data](#)
GHG emissions intensity

305-5 [Environmental Data](#)
Reduction of GHG emissions

Effluents and Waste | GRI 306

306-2 [Environmental Data](#)
Waste by type and disposal method

Supplier Environmental Assessment | GRI 308

308-1 [Supply Chain Management](#)
New suppliers that were screened using environmental criteria

SASB Environment — Energy Management

HC-DY-130a.1 [Environmental Data](#)
1) Total energy consumed
2) percentage grid electricity
3) percentage renewable

Social

Employment | GRI 401

401-1 [Workforce Data](#)
 New employee hires and employee turnover
 (Not all information publicly available)

401-2 [Wellbeing](#)
 Benefits provided to full-time employees that are not provided to temporary or part-time employees

401-3 [Wellbeing](#)
 Parental leave

Training and Education | GRI 404

404-1 [Talent Development](#)
 Average hours of training per year per employee

404-2 [Talent Development](#)
 Programs for upgrading employee skills and transition assistance programs

404-3 [Talent Development](#)
 Percentage of employees receiving regular performance and career development reviews

Diversity and Equal Opportunity | GRI 405

405-1 [Workforce Data](#)
 Diversity of governance bodies and employees

405-2 [Inclusion & Diversity](#)
 Ratio of basic salary and remuneration of women to men
 (not all information publicly available)

SASB Human Capital — Employee Engagement, Diversity and Inclusion

SV-PS-330a.1 [Workforce Data](#)
 Percentage of gender and racial/ethnic group representation for
 1) executive management and
 2) all other employees

SV-PS-330a.2 [Workforce Data](#)
 1) Voluntary and
 2) involuntary turnover rate for employees

SV-PS-330a.3 [Our Culture](#)
 Employee engagement as a percentage

Local Communities | GRI 413

413-1 Operations with local community engagement, impact assessments, and development programs	Healthy Generations Giving Activity Community Health Initiatives
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Supplier Social Assessment | GRI 414

414-1 New suppliers that were screened using social criteria	Supply Chain Management Human Rights Statement
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Public Policy | GRI 415

415-1 Political contributions	Political Contributions Anthem Code of Conduct Anthem Public Policy Institute
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SASB Activity Metrics

HC-MC-000.A Number of enrollees by plan type (in millions)	HMO* 4.30 PPO* 24.00 DSNP* .28 CDHP* 4.70
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*HMO Health Maintenance Organization Plans
CDNP Consumer-Driven Health Plans
FEHP Federal Employee Health Plans

PPO Preferred Provider Organization Plans
PFFS Private Fee-for-Service Plans

DSNP Dual Eligible Special-Needs Plans
SNP Special Needs Plans

Customer Health and Safety | GRI 416

416-1 Assessment of the health and safety impacts of product and service categories	2020 Form 10-K Consumer Health Initiatives
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SASB Access to Coverage

HC-MC-240a.1 Medical Loss Ratio (MLR)	84.6% for the 12 months ending December 31, 2020
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Additional Access to Coverage Data

Number of zero premium Medicare Advantage plans offered	145 zero premium plans offered for the 2020 benefit year
Medicaid programs served	Anthem serves 62 Medicaid programs and 8.85M members as of December 31, 2020

SASB Plan Performance

HC-MC-250a.1

Average Medicare Advantage plan star rating

Anthem 2020 Plan Star Ratings released in 2019 were 3.89 for HMO, 3.56 for Local PPO, and 3.50 for Regional PPO; N/A for PFFS and SNP*

Additional Plan Performance Data

National Committee for Quality Assurance (NCQA) Medicaid plan ratings

[Anthem NCQA Medicaid Plan Ratings](#)

National Committee for Quality Assurance (NCQA) commercial plan ratings

[Anthem NCQA Commercial Plan Ratings](#)

SASB Improved Outcomes

HC-MC-260a.1

Percentage of risk-based enrollees eligible to participate in wellness programs

Approximately 50% of Anthem's risk-based commercial, Medicare, and FEHP enrollees were eligible to participate in wellness programs.¹

HC-MC-260a.2

Total coverage for preventive health services with no cost sharing for the enrollees. Total coverage for preventive health services requiring cost-sharing by the enrollee. Percentage of enrollees receiving annual wellness visits or preventive care physical exams.

Approximately 95% of Anthem's risk-based enrollees have access to preventive health services² with no cost sharing. Approximately 33% of Anthem's risk-based enrollees receive preventive physical exams³

HC-MC-260a.3

Number of customers receiving care from Accountable Care Organizations

7.2 million members attributed to Accountable Care Organizations as of December 31, 2020

Additional Improved Outcomes Data

(1) Percentage of medical spend tied to value-based care and (2) Number of provider partners participating in value based care

1) Approximately 60% as of December 31, 2020
2) 90,000 as of December 31, 2020

¹ Our underlying Local Group medical cost trends reflect the "allowed amount," or contractual rate paid providers.

² Wellness programs include those designed to address diet and nutrition, exercise, stress management and mental health, diabetes prevention, and other integrated programs, including Anthem's Wellbeing Coach, My Health Coach, Healthy Lifestyles, Total Health Total You, and Anthem Health Rewards.

³ Preventive health services defined in accordance with ACA.

*HMO Health Maintenance Organization Plans
CDNP Consumer-Driven Health Plans
FEHP Federal Employee Health Plans

PPO Preferred Provider Organization Plans
PFFS Private Fee-for-Service Plans

DSNP Dual Eligible Special-Needs Plans
SNP Special Needs Plans

Customer Privacy | GRI 418

418-1

Substantiated complaints concerning breaches of customer privacy and losses of customer data

[Privacy & Security Standards](#)

(Not all information publicly available)

[U.S. Department of Health and Human Services Office for Civil Rights](#)

SASB Customer Privacy and Technology Solutions

HC-MC-230a.1

Description of policies and practices to secure customers' protected health information (PHI) records and other personally identifiable information (PII)

[Anthem Privacy and Security Standards](#)

HC-MC-230a.2

1) Number of data breaches
2) percentage involving (a) personally identifiable information (PII) only and (b) protected health information (PHI)
3) number of customers affected in each category, (a) PII only and (b) PHI

[U.S. Department of Health and Human Services Office for Civil Rights](#)

UN Global Compact

Human Rights

Principle 1 [Human Rights Statement](#)
[Anthem Code of Conduct](#)
 Businesses should support and respect the Human Rights Policy protection of internationally proclaimed human rights

Principle 2 [Human Rights Statement](#)
[Anthem Code of Conduct](#)
 Businesses should make sure that they are not complicit in human rights abuses

Labor

Principle 3 [Anthem Code of Conduct](#)
[Supply Chain Management](#)
 Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining

Principle 4 [Human Rights Statement](#)
[Supplier Code of Conduct](#)
 Businesses should support the elimination of all forms of forced and compulsory labor

Principle 5 [Human Rights Statement](#)
[Anthem Code of Conduct](#)
 Businesses should support the effective abolition of child labor

Principle 6 [Anthem Code of Conduct](#)
[Inclusion & Diversity](#)
 Businesses should support the elimination of discrimination in respect of employment and occupation

Environment

Principle 7 [Environmental Policy & Commitments](#)
[Environmental Data](#)
 Businesses should support a precautionary approach to environmental challenges

Principle 8 [Environmental Policy & Commitments](#)
[Environmental Data](#)
 Businesses should undertake initiatives to promote greater environmental responsibility

Principle 9 [Environmental Policy & Commitments](#)
 Businesses should encourage the development and diffusion of environmentally friendly technologies

Anti-corruption

Principle 10 [Ethics & Integrity](#)
 Businesses should work against corruption in all its forms, including extortion and bribery

Anthem[®]

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