



Our Communities  
AnthemCares

Anthem’s ESG Report offers insight into our environmental, social, and governance strategies, policies and performance. Our report is aligned with commonly used frameworks including the Global Reporting Initiative (GRI), the Sustainability Accounting Standards Board (SASB), and the Task Force on Climate-related Financial Disclosures (TCFD), as well as the 10 Principles of the United Nations Global Compact (UNGC).

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This report covers the operations of Anthem, Inc., including those of its subsidiaries, unless otherwise stated. In addition, this report contains certain forward-looking information about us that is intended to be covered by the safe harbor for “forward-looking statements” provided by the Private Securities Litigation Reform Act of 1995. Forward-looking statements are generally not historical facts and are subject to certain risks and uncertainties. Factors that could cause actual results to differ materially from expectations include, but are not limited to, the risks discussed in our filings with the SEC, including our Annual Report on Form 10-K for the year ended December 31, 2021.

Anthem is proud to be recognized for our corporate responsibility efforts. Here is some of the recognition we received.

Member of  
**Dow Jones Sustainability Indices**  
 Powered by the S&P Global CSA

**QUALITYSCORE**  
 ENVIRONMENTAL SOCIAL GOVERNANCE  
 HIGHEST RANKED BY ISS ESG ▶ **1**

**AMERICA'S MOST JUST COMPANIES**  
**#1 IN HEALTH CARE PROVIDERS**  
 CNBC 2022

**Great Place To Work®**  
 Certified  
 AUG 2021-AUG 2022  
 USA

**BEST PLACES TO WORK**  
 HUMAN RIGHTS CONFIDENCE PARTNERSHIP  
 2022 for LGBTQ+ Equality  
 100% CORPORATE EQUALITY INDEX

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# ESG Materiality

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.

## Our Process

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 (ESG) performance benchmarks, including the SAM Corporate Sustainability Assessment
- Review of the United Nations Global Compact Principles and Sustainable Development
- Review of data points, guidance and feedback from third-party ESG rating agencies and reporting frameworks, including the Sustainability Accounting Standards Board (SASB) and Global Reporting Initiative (GRI)
- 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 118 million people
- Direct engagement with the stakeholder groups listed at right

## Our Stakeholders

Stakeholder Group	Nature of Engagement
<b>Health Plan Customers</b>	In person interactions, focus groups, 24/7 customer relations hotline, consumer effort surveys, social media, websites, annual reporting, mail/email, Sydney Health mobile app, 24/7 Nurseline
<b>Employer Clients</b>	Anthem Customer Advisory Group (CAG), meetings, surveys, responding to disclosure requests, websites, corporate wellness programs
<b>Associates</b>	Engagement surveys, Pulse (Anthem intranet), CEO town halls, training and professional development opportunities, Business Resource Groups, community giving/volunteer opportunities tracked via Anthem for Good, performance management, Ethics and Compliance HelpLine
<b>Investors and Shareholders</b>	Annual reporting, annual shareholder meeting, quarterly earnings calls, investor outreach, investor relations website, phone briefings, email correspondence, healthcare investor conferences, actively responding to third-party ESG surveys/ratings
<b>Suppliers and Healthcare Providers</b>	Briefings and meetings, conferences and industry events, email correspondence, supplier code of conduct, ESG screenings, training and workshops, scorecards, Ethics and Compliance HelpLine
<b>Government and Regulators</b>	Briefings and meetings, email correspondence, white papers and other briefing materials, trade organizations, participation in coalitions, roundtable discussions, public events, speaking engagements, conferences, media engagement, public policy research
<b>Communities and NGOs</b>	Funding applications, conferences, roundtables, strategic relationships, participation on boards and advisory councils, attending annual meetings, webinars, financial support, volunteering, research and data sharing

### Significant Topics

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

Topic	Issue
Quality	Achieving better health outcomes
Affordability	Reducing the total cost of care
Privacy & Security	Safeguarding confidential information
Access	Making healthcare more accessible
Community Health	Strengthening communities ability to support health
Corporate Governance	Achieving sustainable results in a responsible manner
Ethics & Compliance	Conducting business with integrity and accountability
Supply Chain Management	Ensuring value chain alignment with core values
Climate & Environmental Health	Recognizing the link between environmental health and the health of communities
Talent & Culture	Fostering an inclusive culture that acknowledges unique experiences and perspectives

### United Nations Global Compact

The United Nations Global Compact (UNGC) is a strategic initiative that helps companies align their business activities and strategies with sustainable and socially responsible policies and report on their implementation.

As part of our commitment to the UNGC, we have identified seven United Nations Sustainable Development Goals (SDGs) that offer the greatest opportunity for impact given their relevance to our business.



For more information on how we are aligning to the UN SDGs, please see [page 37](#).

\*The word “material” is specific to ESG reporting as defined by the Global Reporting Initiative and not as defined by the Securities and Exchange Commission under securities laws.

# General Disclosures

GRI/SASB Indices

## General Disclosures

Anthem is a leading health company dedicated to improving lives and communities and making healthcare simpler. Through its affiliated companies, Anthem serves more than 118 million people, including more than 45 million within its family of health plans. Delivering health beyond healthcare, Anthem is expanding from being a partner in health benefits to a lifetime, trusted health partner.

### Organization Profile

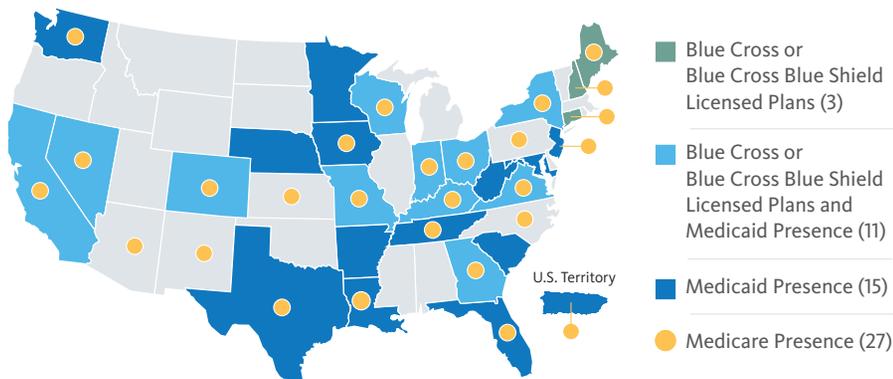
<b>GRI 102-1</b>	Name of organization
<b>GRI 102-2</b>	Activities, brands, products, and services
<b>GRI 102-3</b>	Location of headquarters
<b>GRI 102-4</b>	Location of operations
<b>GRI 102-5</b>	Ownership and legal form
<b>GRI 102-6</b>	Markets served

#### Anthem, Inc.

**Headquarters** 220 Virginia Avenue, Indianapolis, IN 46204

**Ownership** Anthem (NYSE: ANTM) is a publicly traded corporation.

#### Location of Operations



### Markets Served: Brands, Products, and Services

**BCBS Licensee.** Anthem, Inc. is an independent licensee of the Blue Cross and Blue Shield Association (“BCBSA”), an association of independent health benefit plans. We serve our members as the Blue Cross licensee for California and as the Blue Cross and Blue Shield (“BCBS”) licensee for Colorado, Connecticut, Georgia, Indiana, Kentucky, Maine, Missouri (excluding 30 counties in the Kansas City area), Nevada, New Hampshire, New York (in the New York City metropolitan area and upstate New York), Ohio, Virginia (excluding the Northern Virginia suburbs of Washington, D.C.), and Wisconsin. In a majority of these service areas, we do business as Anthem Blue Cross, Anthem Blue Cross and Blue Shield, and Empire Blue Cross Blue Shield or Empire Blue Cross.

**Affiliated Companies.** Through our subsidiaries, we serve customers in numerous states and Puerto Rico as AIM Specialty Health, Amerigroup, Aspire Health, Beacon, CareMore, Freedom Health, HealthLink, HealthSun, MMM, Optimum HealthCare, Simply Healthcare, and/or UniCare. Pharmacy benefit management (PBM) services are offered through our IngenioRx, Inc. subsidiary. We also conduct business through arrangements with other BCBS licensees as well as other strategic partners. We are licensed to conduct insurance operations in all 50 states, the District of Columbia and Puerto Rico through our subsidiaries.

**Product and Plan Service Description.** Various forms of managed care products have been developed to contain the cost of healthcare by negotiating contracts with hospitals, physicians and other providers to deliver high-quality healthcare to members at favorable rates. These products usually feature medical management and other quality and cost optimization measures such as pre-admission review and approval for certain non-emergency services, pre-authorization of outpatient surgical procedures, network credentialing to determine that network physicians and hospitals have the required certifications and expertise, and various levels of care management programs to help members better understand and navigate the healthcare system. In addition, providers may have incentives to achieve certain quality measures, may share

medical cost risk or may have other incentives to deliver quality medical services in a cost-effective manner. Also, certain plans offer members incentives for healthy behaviors, such as smoking cessation and weight management. Members are charged periodic, prepaid premiums and generally pay co-payments, coinsurance and/or deductibles when they receive services.

We offer a broad spectrum of network-based managed care risk-based plans to Individual, Group, Medicaid and Medicare markets. In addition, we provide a broad array of managed care services to fee-based customers, including claims processing, stop-loss insurance, provider network access, medical management, care management and wellness programs, actuarial services and other administrative services. We also provide services to the federal government in connection with our Federal Health Products & Services business, which administers the Federal Employees Health Benefits (“FEHB”) Program. We provide an array of specialty services both to our subsidiary health plans and also unaffiliated health plans, including PBM and behavioral health services and dental, vision, life, disability and supplemental health insurance benefits, as well as a diverse set of integrated health services.

**Scale**

**GRI 102-7** Scale of organization

Anthem is one of the largest health companies in the United States in terms of medical membership.

	2021	2020	2019
Total medical membership (in millions)	45.4	42.9	41.0

**Employees**

**GRI 102-8** Information on employees and other workers

Anthem associates are critical to fulfilling our purpose of improving the health of humanity. As of December 31, 2021, we had approximately 98,200 associates. To learn how Anthem fosters a diverse, inclusive, and high-performance culture, please see the Workplace section, [pages 18–23](#).

**Supply Chain**

**GRI 102-9** Supply chain

Anthem’s Global Supply Chain function facilitates partnerships with hundreds of suppliers, managing over \$7 billion of indirect spending in products and services.

**Supplier Code of Conduct.** Our robust [Supplier Code of Conduct](#)—which addresses topics such as human and labor rights, anticorruption policies, workplace safety standards, and responsible paper-use guidelines—is contained in our supplier contracts; suppliers are required to acknowledge and attest to it on a regular basis. The code sets expectations, in alignment with Anthem’s values, for how our suppliers do business.

**Segmentation.** Anthem has a defined supplier segmentation process that categorizes each supplier and assigns a risk ranking so appropriate levels of due diligence and ongoing oversight can be maintained. Suppliers are segmented based on (i) spending, (ii) value, (iii) operational risk and (iv) strategic risk criteria into four tiers that determine the level of oversight to be applied, with the sharpest focus placed on our tier 1 and 2 suppliers.

**Supplier Diversity.** Supplier diversity is an integral part of the way we do business and one important way we improve the economic health of our communities. Our comprehensive Supplier Diversity program creates economic opportunities for underrepresented communities by procuring products and services from small, minority, women, veteran, veteran disabled, service disabled, lesbian, gay, bisexual, transgender, and queer (LGBTQ), disability-owned business enterprises as well as HUBZone.

Our supplier diversity team works with business partners from across Anthem to ensure that diverse suppliers are included in sourcing opportunities. In addition, community partnerships, such as the Mid-States Minority Supplier Development Council, help us to identify, nurture, and expand our supply base.

In 2021, Anthem’s tier 1 (direct) and 2 (indirect) spend with diverse and small businesses totaled approximately \$1 billion.

**GRI 102-10** Significant changes to the organization and its supply

Please see our response to GRI 102-2, [page 6](#).

**GRI 102-11** Precautionary principle

Please see the Environment section, [pages 13–17](#).

**GRI 102-12** External initiatives

- UN Global Compact
- RE100
- Look Closer
- INDY Racial Equity Pledge
- Paradigm for Parity
- Drawdown Georgia
- Blue Cross Blue Shield Association’s National Health Equity Strategy
- Million Hearts® 2022
- 80% by 2018, National Colorectal Cancer Roundtable

**GRI 102-13** Membership associations

National trade associations include:

- America’s Health Insurance Plans
- Association for Behavioral Health and Wellness
- Blue Cross and Blue Shield Association
- Business Roundtable
- Healthcare Leadership Council
- Medicaid Health Plans of America
- National Association of Dental Plans
- Pharmaceutical Care Management Association
- U.S. Chamber Institute for Legal Reform
- U.S. Chamber of Commerce

For additional information, please see Anthem’s [Political Contributions and Related Activity Reports](#).

## Strategy

**GRI 102-14** CEO letter

Please see the [2022 Proxy Statement](#), Letter from Our President and Chief Executive Officer, page 1.

**GRI 102-15** Key impacts, risks, and opportunities

Please see our [Form 10-K](#), Risk Factors, pages 23-37.

## Ethics & Integrity

**GRI 102-16** Values, principles, standards, and norms of behavior

**SASB SV-PS-510a.1** Description of approach to ensuring professional integrity

Our purpose, mission, and values are clear, purposeful, and bold. They guide our associates’ encounters with one another, our members, and our business partners.

### Our Purpose

Improving the health of humanity

### Our Values

- Leadership** Redefine what’s possible
- Community** Committed, connected, invested
- Integrity** Do the right thing with a spirit of excellence
- Agility** Deliver today, transform tomorrow
- Diversity** Open your hearts and minds

### Code of Conduct

At Anthem, we are a company grounded in ethical behavior. Each of us is responsible for creating a work environment that promotes accountability, integrity, and trust—both for ourselves and for the customers, care providers, regulators, and communities who depend upon us. Our [Code of Conduct](#) (a.k.a. “Code”) serves as the foundation of our Ethics, Compliance, and Privacy program. It provides clear guidelines for acting morally and with integrity in our decisions, our operations, and the execution of all our work and responsibilities as Anthem associates.

Anthem Code of Conduct Training	2021	2020	2019
Associate completion rate	100%	100%	100%

## Anthem's Guiding Principles

When assessing whether our actions align with our Code, we keep in mind Anthem's Guiding Principles:

1. Follow the Code and live Anthem's values.
2. Report suspected or observed misconduct.
3. Promote a safe and healthy work environment.
4. Protect confidential and proprietary information.
5. Adhere to policies when using Anthem assets.
6. Disclose and manage conflicts of interest.
7. Conduct Anthem's business with integrity, fairness, and honesty.
8. Comply with the laws and regulations wherever Anthem conducts business.

## Reporting Misconduct and Ethics Concerns

### **GRI 102-17** Mechanisms for advice and concerns about ethics

At Anthem we each have an obligation to report to the Ethics Department any suspected or observed misconduct, including violations of the Code, company policies and procedures, laws and regulations, and any other ethical concerns.

Associates may submit their reports confidentially and anonymously by contacting the Ethics Department as follows:

### Calling the Ethics and Compliance HelpLine

Worldwide: +1-317-287-5699

From the United States: 877-725-2702

From India: 000-8000-4022-65

From Israel: +1-317-287-5699

From the Philippines: +02-8299-3864

For FGS associates: 800-438-4427

For DeCare Ireland associates: (094)-93 78652

Submitting an online report at:

[www.anthemethicshelpline.com](http://www.anthemethicshelpline.com)

Sending an email to:

[ethicsandcompliance@anthem.com](mailto:ethicsandcompliance@anthem.com)

For DeCare Ireland send an email to:

[ethicsandcomplianceireland@anthem.com](mailto:ethicsandcomplianceireland@anthem.com)

Sending a letter to:

Ethics Department

VP, Chief Ethics and Privacy Officer

Anthem, Inc.

220 Virginia Avenue

Indianapolis, IN 46204

United States

## Governance

### GRI 102-18 Governance structure

Anthem's Board of Directors oversees and guides our Company's business. The principal responsibility of Anthem's Board of Directors is to further the long-term success of the Company, in line with the Board's fiduciary duty to the Company's shareholders. Within this framework, the Board also considers the interests of other constituents such as members, associates, business partners, and the communities in which we operate.

### Economic, Environmental, and Social Topics

#### GRI 102-19 Delegating authority

#### GRI 102-20 Executive-level responsibility for economic, environmental, and social topics

#### Community Health and the Anthem Foundation

Chief Health Officer reporting to the Chief Executive Officer

#### Diversity, Equity and Inclusion (DEI)

Vice President, Chief DEI Officer reporting to the Executive Vice President, Chief Human Resources Officer

#### ESG and Sustainability

Vice President, Chief Sustainability Officer reporting up to the Executive Vice President, Chief Administration Officer

Vice President, Corporate Secretary reporting to the Executive Vice President, Chief Legal Officer

#### GRI 102-21 Consulting stakeholders on economic, environmental, and social topics

Please see the following sections: Stakeholder Engagement, [page 11](#), and [2022 Proxy Statement](#), Shareholder Engagement, [page 29](#).

## Highest Governance Body

### GRI 102-22 Composition of the highest governance body and its committees

The 10-member board includes Gail Boudreaux, Anthem's President and CEO, and nine independent directors. Our Audit, Compensation & Talent, and Governance committees are composed entirely of independent directors.

Our board is diverse in gender, race, and ethnicity with four female directors, one African American director, one Hispanic director, one Latino director, and one Northern African director. The average director tenure was approximately seven years as of December 2021, as a result of the board's refreshment practices and policies.

### GRI 102-23 Chair of the highest governance body

Elizabeth E. Tallett is Chair of the Board, Anthem, Inc.

### GRI 102-24 Nominating and selecting the highest governance body

Please see the [2022 Proxy Statement](#), Identifying and Evaluating Nominees for Directors, [page 14](#).

### GRI 102-25 Conflicts of interest

Please see the [2022 Proxy Statement](#), Board Practices, Processes, and Policies, [page 34](#).

### GRI 102-26 Role of highest governance body in setting purpose, values, and strategy

Please see the [2022 Proxy Statement](#), Board Practices, Processes and Policies, [page 34](#).

### GRI 102-27 Collective knowledge of highest governance body

Please see the [2022 Proxy Statement](#), Desired Skills, Experiences, and Attributes, [page 15](#).

### GRI 102-28 Evaluating the highest governance body's performance

Please see the [2022 Proxy Statement](#), Director Evaluation Process, [page 35](#).

## Economic, Environmental, and Social Impacts

**GRI 102-29** Identifying and managing economic, environmental, and social impacts

Please see our response to GRI 102-20.

**GRI 102-30** Effectiveness of risk management processes

Please see the [2022 Proxy Statement](#), Board Role in Risk Oversight, page 22.

**GRI 102-31** Review of economic, environmental and social topics

**GRI 102-32** Highest governance body's role in sustainability reporting

The Governance Committee is responsible for monitoring Anthem's environmental sustainability and social responsibility programs. Anthem's Vice President, Chief Sustainability Officer updates the committee twice annually.

**GRI 102-33** Communicating critical concerns

Individuals may communicate with the Board by submitting an email to our Board at this address: [boardofdirectors@anthem.com](mailto:boardofdirectors@anthem.com). Communications that are intended specifically for non-management directors or any individual director should be sent to the email address above to the attention of the Board Chair.

Individuals may also communicate with the Board by submitting a letter to our Corporate Secretary at Anthem, Inc., 220 Virginia Avenue, Indianapolis, Indiana 46204.

For additional information, please see our [2022 Proxy Statement](#), Communications with the Board, page 29.

**GRI 102-34** Nature and total number of critical concerns

Please see our [2022 Proxy Statement](#), Voting Items, page 3.

## Remuneration

**GRI 102-35** Remuneration policies

**GRI 102-36** Process for determining remuneration

**GRI 102-37** Stakeholders' involvement in remuneration

**GRI 102-38** Annual total compensation ratio

**GRI 102-39** Percentage increase in annual total compensation ratio

ESG performance measures focused on improving health outcomes and the customer experience account for 30% of our executives' Annual Incentive Plan. For additional information on our remuneration policies, please see our [2022 Proxy Statement](#), Executive Compensation, page 39.

## Stakeholder Engagement

**GRI 102-40** List of stakeholder groups

For information on our stakeholders, please see the ESG Materiality section on [page 3](#) of this report.

**GRI 102-41** Collective bargaining agreements

Less than 1%.

**GRI 102-42** Identifying and selecting stakeholders

**GRI 102-43** Approach to stakeholder engagement

**GRI 102-44** Key topics and concerns raised

For information on our stakeholders and their key topics and concerns, please see the ESG Materiality section on [page 3](#) of this report and our [2022 Proxy Statement](#), Voting Items, page 3.

## Reporting Practice

<b>GRI 102-45</b>	Entities included in consolidated financial statements
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Please see our response to GRI 102-2.

<b>GRI 102-46</b>	Defining report content and topic boundaries
<b>GRI 102-47</b>	List of material topics

For information on our stakeholders and their key topics and concerns, please see the ESG Materiality section on [page 3](#) of this report.

<b>GRI 102-48</b>	Restatements of information
<b>GRI 102-49</b>	Changes in reporting

There were no changes during this reporting period.

<b>GRI 102-50</b>	Reporting period
<b>GRI 102-51</b>	Date of most recent report
<b>GRI 102-52</b>	Reporting cycle

Anthem reports annually. This report covers Anthem's program and data for the calendar year 2021 and was released in April 2022.

<b>GRI 102-53</b>	Contact point for questions regarding the report
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### Sustainability

[hakon.mattson@anthem.com](mailto:hakon.mattson@anthem.com)

### Governance

[kathy.kiefer@anthem.com](mailto:kathy.kiefer@anthem.com)

<b>GRI 102-54</b>	Claims of reporting in accordance with the GRI Standards
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This report has been prepared in accordance with the GRI Standards: Core option.

<b>GRI 102-56</b>	External assurance
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We received external assurance for environmental metrics to include greenhouse gas emissions as well as select human capital aspects.

## Management Approach

<b>GRI 103-1</b>	Explanation of the material topic and its boundary
<b>GRI 103-2</b>	The management approach and its components
<b>GRI 103-3</b>	Evaluation of the management approach

For an explanation of our material topic and our management approach, please see the ESG Materiality section on [page 3](#) of this report.

## Economic Performance

<b>GRI 201-1</b>	Direct economic value generated and distributed
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Dollars in millions	2021	2020	2019
Total revenue	\$ 138,639	\$ 121,867	\$ 104,213
Benefit expense	\$ 102,645	\$ 88,045	\$ 81,786
Income tax expense	\$ 1,830	\$ 1,666	\$ 1,178

Please see our [Form 10-K](#), Consolidated Results of Operations, page 51.

## Indirect Economic Impacts

<b>GRI 203-1</b>	Infrastructure investments and services supported
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As of December 31, 2021, Anthem had \$37,227 million in total cash and investments. Anthem has fixed maturity and equity securities in the following areas:

Estimated fair value (dollars in millions)	2021	2020	2019
Healthcare innovation	\$ 704.2	\$ 438.0	\$ 305.3
Healthcare access and underserved communities	\$ 220.3	\$ 209.2	\$ 198.1
Affordable housing	\$ 119.3	\$ 94.0	\$ 129.0
Private equity impact investments	\$ 101.0	\$ 66.7	\$ 91.5
Infrastructure	\$ 59.8	\$ 48.4	\$ 15.3
Municipal bonds	\$ 5,397.1	\$ 5,378.6	\$ 4,653.2

# Environment

TCFD/GRI/SASB Indices

## Environment

As a health company, we recognize the link between environmental health and the health of our customers and communities. Anthem is committed to continually improving the environmental sustainability of our operations and business activities and is focused on the future well-being of the world around us. Our reporting aligns with the recommendations from the Task Force for Climate-Related Financial Disclosures (TCFD) and follows the Global Reporting Initiative (GRI), and the Sustainability Accounting Standards Board (SASB) frameworks.

## Governance

### **The board's oversight of climate-related risks and opportunities.**

The Governance Committee oversees climate-related issues. Several Directors have experience with environmental, social, and governance (ESG) matters, specifically contributing to the Board's understanding of leading corporate governance practices and environmental and social sustainability initiatives. Committee duties and responsibilities include monitoring Anthem's environmental sustainability initiatives and performance. Anthem's Chief Sustainability Officer (CSO) updates the Governance Committee twice annually on ESG-related matters, including climate strategy.

Climate-related issues will appear on the agenda of the Audit Committee if identified as a significant risk under the enterprise risk management (ERM) framework. If climate-related issues meet ERM thresholds aligned to the enterprise risk appetite, then mitigations, controls, and strategy will be reviewed by the Audit Committee. This includes the setting of key risk indicators/metrics to facilitate the ongoing monitoring and management of climate-related risks. The Chief Risk Officer (CRO) reports directly to the Audit Committee of the Board, with administrative reporting to the Chief Financial Officer.

### **Management's role in assessing and managing climate-related risks and opportunities.**

#### **Management's Role**

Anthem's company-wide environmental policy, strategy, and goals are overseen by the Governance Committee of the Board of Directors. Anthem's CSO is responsible for establishing our strategy, reporting on environmental sustainability initiatives, and identifying climate-related risks and opportunities.

Anthem's CSO partners with the CRO and/or ERM team to identify potential climate-related risks via an ongoing risk assessment informed by independent external consultants. If any significant risks are found, those risks are elevated to the Enterprise Risk Committee (ERC). The CRO provides a formal ERM update to the Audit Committee on a quarterly basis and to the full Board at least annually. The CRO is responsible for coordinating with risk owners in defining, developing, and implementing strategies to address the risk management challenges facing the organization, including climate-related risks.

These strategies enable the organization to determine the most-effective ways to avoid, mitigate, and/or communicate the critical risks faced. The ERC meets on a quarterly basis to govern the ERM program and identify the most-significant risks. This also includes reviewing mitigation strategies and key-risk indicators. During each ERC meeting, the risk thresholds and risk register are reviewed to consider if risks, including climate-related risks, require further inquiry and oversight.

#### **Environmental Policy & Commitments**

Our company-wide environmental approach includes:

**Greenhouse Gas (GHG) Accounting and Reporting.** Reduce our scope I and scope II GHG emissions by 46% by 2030 (2019 baseline). Remain committed to an annual GHG accounting practice with third-party assurance in accordance with the ISO14064-3 standard. Results are reported through CDP, a not-for-profit charity that runs the global disclosure system for managing environmental impacts.

**Energy and Water Use.** Reduce our energy and water use through efficiency initiatives, including LED lighting retrofits, advanced HVAC controls, Xeriscape, and data-center optimization. Continually track and benchmark all self-managed offices and data centers in ENERGY STAR® Portfolio Manager. Procure 100% renewable electricity for all our offices through power-purchase agreements or onsite installations. We are committed to the global corporate renewable-energy initiative known as RE100, with the goal of using 100 percent renewable electricity by 2025.<sup>1</sup>

**Waste Management.** Reduce landfilled/incinerated materials by promoting waste-management best practices across our sites to maximize diversion from landfill/incineration, dispose of our waste responsibly, and reduce overall waste. These efforts include:

- **Paper Stewardship.** Focus on source-reduction opportunities via paperless technology initiatives and strategies that engage associates, providers, and customers. Upon request, require major paper suppliers to document the sustainability of fiber sources and production techniques through credible, independent third-party certification programs.
- **Disposal Practices.** Partner with an electronic waste hauler that follows internationally recognized responsible disposal practices with strong chains of custody, including e-Stewards and WEEELABEX.
- **Composting.** Offer commercial composting in major offices where hauler services are available.

**Reduced Business Travel.** Improve the average fuel efficiency, in miles per gallon, of company-owned vehicles by 5 percent year-over-year from a 2019 baseline. Replace vehicles at the end of their useful lives with more-efficient models, including hybrids and electric vehicles where feasible. Continue to improve and assess our policy as market efficiency standards progress. Offer sophisticated and reliable video technology to encourage virtual meetings rather than those that involve travel. Maintain a strict travel-approval policy based on business necessity.

**Alternative Associate Commuting.** Reduce our GHG footprint by promoting the use of low-carbon modes of commuting (e.g., ride sharing, public transportation, biking) by our associates. Provide electric-vehicle charging stations at all major self-managed office locations. Support a robust work-at-home program.

**Certified Buildings.** Ensure certified healthy, sustainable workplaces for all major renovations and new construction at Anthem. Leverage the LEED, Fitwel, and ENERGY STAR® certification programs for self-managed offices larger than 50,000 square feet.

**Supply Chain.** Survey, assess, and engage with strategic supply-chain partners for ESG performance. Engage with partners on setting their own scope I and scope II science-based GHG emission targets by 2023.

**Climate Resiliency.** Support members and communities impacted by climate-related events. Potential examples include securing battery powered, portable power stations for individuals reliant on electricity-dependent durable medical equipment (DME) and/or assistive technology, such as ventilators, oxygen concentrators and infusion pumps. Helping providers and members obtain early prescription refills, replacement of DME or supplies, and/or waiving notification time limits for medical necessity review.

## Risk Management

Anthem's risk management processes and execution are managed by a strong governance and risk culture. Varying levels of risk are handled at the appropriate level of management, coordinated among the different risk management functions, and escalated rapidly when appropriate based on well-communicated thresholds.

### Identification and Assessment

Risks may be identified for various diverse channels. Formal risk identification and assessment are conducted at all lines of accountability (e.g., IT, Sustainability/ESG, Information Security, Corporate Security, Compliance, Internal Audit) on an

<sup>1</sup>In 2021, Anthem achieved its goal of using 100 percent renewable electricity.

ongoing basis and shared horizontally across the organization as well as vertically to the appropriate stakeholders. The output of the Company's risk assessments serve as inputs to the ERM program. Regular coordination is facilitated through a formal risk working group (with ESG representation), which includes a standing agenda item of risk identification and prioritization. Identified enterprise risks are assigned formal owners, who have clear responsibilities, which include defining the appropriate response strategy, identifying relevant metrics and key risk indicators, and monitoring and reporting risks on an ongoing basis. The potential long-term effects of the top enterprise risks are quantified and analyzed against the Company's strategies, growth plan, and objectives.

### Climate-related Risks and Opportunities

Climate-related risks and opportunities are treated the same way other risk categories are and may be identified through formal and informal risk assessments.

Anthem has engaged an external consultant specializing in climate-related matters to assist management in conducting a climate-related risk assessment that includes:

**Alignment with Current ERM.** Facilitates discussions with the ERM team, as well as reviews past and current risk assessment materials, and reviews and aligns with ERM program definitions of materiality.

**Stakeholder Engagement.** Discusses climate-related risks with other internal business units that deal with risk, including Business Continuity, Product Pricing, and Treasury, to identify whether climate-related risks were included in the assessment process and if so, how.

**Screening Assessment.** Works to determine if current climate-related risks were deemed material to the business lines and whether future climate scenarios were considered in this determination.

**Gap Analysis.** Analyzes our current risk process across ERM and the business lines relative to the TCFD recommendations. Identifies gaps and makes recommendations for improvement.

Through our current assessment, we have not identified any climate-related risks or opportunities with potential for substantive financial or strategic impact. We define "substantive financial or strategic impact" as climate-related risks and/or opportunities that have a moderate possibility of occurring and are of importance to the achievement of the Company's business objectives and strategies, and complying with applicable laws, regulations, contractual requirements and policies. Factors that may have a substantive impact and may be influenced by climate change include, but not limited to, major legislation changes, macroeconomic issues, competition, financial variance due to unanticipated or adverse economic conditions, or operational events. We have business continuity and resource recovery plans in place to mitigate physical climate-related risks as they currently exist. We are a national business with operations in diverse geographical locations; therefore, physical effects in a single region do not dramatically affect the overall business. We lease rather than own a majority of our office properties, including our principal location in Indianapolis, Indiana.

Our product pricing business unit uses a short-term pricing model that is updated every 12-18 months. It is done regionally and takes into consideration changing health patterns and outcomes from the recent past (2-5 years). As chronic, physical climate-related risks may affect long-term public health (e.g., increased respiratory illness due to worsening air quality), this data will factor into new product pricing and new initiatives to improve the health of our customers, associates, and communities as health concerns begin to materialize in the general public.

## Performance Metrics

### Water

GRI 303-1	Water withdrawal by source		
	2021	2020	2019
Total water consumption (kgal) <sup>1</sup>	60,300	80,000	142,500

### Emissions

GRI 305-1	Direct GHG emissions (scope 1)		
GRI 305-2	Energy indirect GHG emissions (scope 2)		
GRI 305-3	Other indirect GHG emissions (scope 3)		
GRI 305-4	GHG emissions intensity		
GRI 305-5	Reduction of GHG emissions		
	2021	2020	2019
Scope 1 emissions (fuel and refrigerant) MT CO <sub>2</sub> e	11,800	12,298	17,050
Scope 2 emissions market-based (electricity) MT CO <sub>2</sub> e	0	88,936	102,805
Scope 2 emissions location-based (electricity) MT CO <sub>2</sub> e	73,700	91,136	102,805
Scope 1 and 2 emissions intensity MT CO <sub>2</sub> e per billion dollars revenue	.09	.83	1.15
Scope 3 emissions MT CO <sub>2</sub> e <sup>2</sup>	947,300	947,200	1,191,207
Business travel	4,900	8,200	27,604
Associate commuting	2,900	25,400	95,654
Capital goods	16,400	42,900	84,186
Purchased goods and services	838,100	806,400	864,076
Upstream transportation	64,100	46,200	97,764
Other (waste, leased assets, FERA)	20,900	18,100	21,923

<sup>1</sup> This data applies to self-managed Anthem offices in the U.S. only. In 2021, the total square footage was approximately 3 million square feet.

<sup>2</sup> Does not include investments or cost of prescription drugs dispensed to unaffiliated PBM customers (net of rebates or discounts).

<sup>3</sup> The diversion rate for 2021 is higher due to reduced occupancy levels as a result of COVID-19.

<sup>4</sup> Anthem did not pursue ENERGY STAR certification in 2020 and 2021 due to reduced occupancy levels as a result of the COVID-19 pandemic.

### Materials Management

GRI 306-2	Waste by type and disposal method		
	2021	2020	2019
Disposed waste (tons) <sup>1</sup>	195	714	1,909
Mixed recycled materials (tons) <sup>1</sup>	470	771	1,984
Electronic recycled materials (tons) <sup>1</sup>	184	123	173
Composted materials (tons) <sup>1</sup>	326	380	483
Diversion rate <sup>1,3</sup>	83%	64%	58%

### Supplier Environmental Assessment

#### GRI 308-1 New suppliers that were screened using environmental criteria

In 2021, we established a target to engage with 70% of our indirect spend supply chain on setting their own science-based greenhouse gas emissions reduction goals by year-end 2023. In 2021, approximately 23% of our in-scope supplier spend had established reduction goals. Throughout 2022, we will be leveraging the CDP tool to further engage with suppliers on setting targets and disclosing other climate-related information as well as assessing value chain, climate-related risks and opportunities.

### Energy Management

SASB HC-DY-130a.1	(1) Total energy consumed, (2) percentage grid electricity, (3) percentage renewable		
	2021	2020	2019
Anthem-occupied office space (ft <sup>2</sup> ) (in millions)	8.0	10.9	10.0
ENERGY STAR-certified space (ft <sup>2</sup> ) (in millions) <sup>4</sup>	—	—	3.4
LEED-certified space (ft <sup>2</sup> ) (in millions)	2.6	2.2	.9
Fitwel-certified space (ft <sup>2</sup> ) (in millions)	2.7	3.5	2.4
Total electricity consumption (MWh)	186,000	217,139	226,443
Renewable Energy Certificates retired	186,000	8,010	—
Renewable electricity as a percentage of total electricity	100%	4%	—

# Workplace

GRI/SASB Indices

## Workplace

Anthem fosters an inclusive and trusting culture where associates can contribute their best work. We believe the highest level of performance is achieved when strategy and culture are aligned and that is why shaping our culture is a foundational element of our long-term strategy. In 2021, Anthem was certified as a Great Place to Work® and was also recognized by *Fortune* as one of the Fortune 100 Best Companies to Work For™.

### Employment

#### Associate Turnover

GRI 401-1	New employee hires and employee turnover		
SASB SV-PS-330a.2	(1) Voluntary and (2) involuntary turnover rate for employees		
	2021	2020	2019
Total number of associates	98,200	83,400	70,600
Total number of U.S. associates	71,422	67,064	63,925
Voluntary turnover	14.2%	8.9%	12.0%
Women	14.3%	8.9%	12.1%
Men	13.6%	9.0%	11.6%

#### Associate Benefits

GRI 401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees
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In addition to Anthem’s comprehensive benefits package, which includes medical, dental, vision, life, and disability coverage and a 401(k), we offer our associates a range of programs to help them get and stay healthy. The programs we offer include 24/7 NurseLine, Chronic-Condition Support, Future Moms and Nursing Mother Programs, LiveHealth Online®, Wellness Rewards Program, and onsite fitness centers. And as part of our ongoing work to address the social drivers of health, eligible associates can receive up to \$3,000 a year to use towards groceries, child care, or transportation when selected alongside a medical plan.

GRI 401-3	Parental leave
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Anthem is dedicated to helping meet our associates’ parenting needs. After a birth or adoption, parents receive up to six weeks of paid leave at 100% pay. For birth moms, this is in addition to medical short-term disability leave. New Parent Transition Week provides full pay to new parents working half time during their first week back at work.

### Training and Education

GRI 404-1	Average hours of training per year per employee		
	2021	2020	2019

Average hours of training per associate <sup>1</sup>	27.3	25.8	26.2
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<sup>1</sup> Does not include subsidiaries acquired in 2021.

GRI 404-2	Programs for upgrading employee skills and tuition assistance programs
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We offer a robust catalogue of career and leadership development opportunities, enabling associates to improve their current skills or to develop new ones in preparation for future opportunities. Eligible full-time associates can receive up to \$5,000 in tax-free reimbursement (\$2,500 for eligible part-time associates) each year toward the cost of tuition, fees, and textbooks at an accredited institution.

GRI 404-3	Percentage of employees receiving regular performance and career development reviews
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Anthem’s Performance Management program engages and motivates associates by setting clear goals to enhance organizational success and personal growth. Our enterprise-wide program consists of annual goal setting, quarterly check-ins, and a year-end performance evaluation process—with feedback discussions for each program component. Frequent, real-time feedback and coaching promote talent excellence on a daily basis. In 2021, 99% of associates participated in Anthem’s Performance Management program.

## Diversity and Equal Opportunity

We take pride in cultivating a diverse and inclusive workforce of high-performing associates who are reimagining healthcare solutions and experiences for all people. Our associates' diversity provides us with valuable cultural insights, perspectives, and experiences that help us better understand the needs of those we serve.

Our diversity, equity, and inclusion framework is aligned to our enterprise strategy, focusing on four key areas:

**Talent.** Empower a diverse workforce to thrive.

**Environment.** Enable inclusive and innovative experiences.

**Community.** Enrich skilled, just, and healthier communities.

**Health.** Educate and engage to improve care and outcomes.

Diversity is one of the five Anthem values, and we expect our leaders and associates to champion diversity and to foster an inclusive and trusting environment. We encourage diverse perspectives and provide feedback and coaching to help our associates learn, grow, and develop every day.

### Business Resource Groups

Anthem's nine business resource groups (BRGs) closely align with our organization's business objectives and our diversity, equity, and inclusion strategic priorities. Our BRGs engage nearly 20% of our workforce and offer members the opportunity to develop their leadership skills, help drive community health initiatives, and be allies who influence Anthem's culture of inclusion and collaboration.

### Talent Acquisition

To support Anthem's commitment to hiring a diverse workforce, we partner with external organizations, colleges and universities, our nine internal business resource groups, and other internal associates to recruit, retain, and develop top talent. Our internship program ensures that we are building a diverse talent pipeline for the future. Anthem continues to promote employment efforts for veterans and individuals with disabilities. Additionally, Anthem has implemented intentional steps within the selection process to mitigate potential biases, attract diverse candidates, and increase objectivity in interviewing, calibrating, and selecting the most qualified candidates.

### Workforce Data

GRI 405-1	Diversity of governance bodies and employees		
SASB SV-PS-330a.1	Percentage of gender and racial/ethnic group representation for (1) executive management and (2) all other employees		
	2021	2020	2019
<b>Gender<sup>1</sup></b>			
Women	77.0%	76.2%	75.5%
Men	23.0%	23.8%	24.5%
<b>Ethnicity/Race<sup>1</sup></b>			
White	50.3%	51.4%	51.2%
People of Color	49.7%	48.6%	48.8%
<b>Age Group</b>			
< 30 years	8.9%	8.9%	10.5%
30–49 years	55.2%	55.3%	54.8%
> 50 years	35.9%	35.8%	34.7%
<b>Board of Directors</b>			
People of Color	40.0%	40.0%	40.0%
Women	40.0%	40.0%	40.0%
<b>Executives/Senior Officers and Managers<sup>1</sup></b>			
People of Color	20.3%	20.7%	22.1%
Women	38.7%	37.9%	35.9%
<b>First/Mid-Level Officials and Managers<sup>1</sup></b>			
People of Color	35.2%	35.3%	35.2%
Women	65.9%	64.6%	64.8%

<sup>1</sup>This information is based on EEO-1 report data and includes Anthem associates in the U.S. only.

**2021 Consolidated U.S. Employer Information (EEO-1)\***

<b>Executive/Senior Officers &amp; Managers</b>	Male	Female	Subtotal
Hispanic	3	4	7
White	101	72	173
Black or African American	6	4	10
Native Hawaiian or Pacific Islander	0	0	0
Asian	22	4	26
American Indian or Alaskan Native	0	0	0
Multiracial	1	0	1
<b>Total</b>	<b>133</b>	<b>84</b>	<b>217</b>

<b>First/Mid-Level Officials and Managers</b>	Male	Female	Subtotal
Hispanic	153	381	534
White	1,299	2,364	3,663
Black or African American	143	677	820
Native Hawaiian or Pacific Islander	6	7	13
Asian	294	225	519
American Indian or Alaskan Native	5	13	18
Multiracial	31	58	89
<b>Total</b>	<b>1,931</b>	<b>3,725</b>	<b>5,656</b>

<b>Professionals</b>	Male	Female	Subtotal
Hispanic	560	1,902	2,462
White	4,077	13,605	17,682
Black or African American	652	4,206	4,858
Native Hawaiian or Pacific Islander	31	79	110
Asian	1,067	1,800	2,867
American Indian or Alaskan Native	11	60	71
Multiracial	118	412	530
<b>Total</b>	<b>6,516</b>	<b>22,064</b>	<b>28,580</b>

<b>Technicians</b>	Male	Female	Subtotal
Hispanic	123	54	177
White	1,054	619	1,673
Black or African American	189	171	360
Native Hawaiian or Pacific Islander	5	2	7
Asian	1,250	590	1,840
American Indian or Alaskan Native	8	3	11
Multiracial	32	11	43
<b>Total</b>	<b>2,661</b>	<b>1,450</b>	<b>4,111</b>

\*Values for craft workers, operatives, and laborers and helpers were "0" for the reporting year.

<b>Sales Workers</b>	Male	Female	Subtotal
Hispanic	147	312	459
White	477	638	1,115
Black or African American	94	141	235
Native Hawaiian or Pacific Islander	1	7	8
Asian	23	50	73
American Indian or Alaskan Native	1	3	4
Multiracial	13	21	34
<b>Total</b>	<b>756</b>	<b>1,172</b>	<b>1,928</b>

#### **Administrative Support Workers**

Hispanic	1,203	4,948	6,151
White	1,727	9,840	11,567
Black or African American	1,062	9,911	10,973
Native Hawaiian or Pacific Islander	29	98	127
Asian	271	883	1,154
American Indian or Alaskan Native	15	82	97
Multiracial	135	700	835
<b>Total</b>	<b>4,442</b>	<b>26,462</b>	<b>30,904</b>

<b>Service Workers</b>	Male	Female	Subtotal
Hispanic	3	1	4
White	15	4	19
Black or African American	3	0	3
Native Hawaiian or Pacific Islander	0	0	0
Asian	0	0	0
American Indian or Alaskan Native	0	0	0
Multiracial	0	0	0
<b>Total</b>	<b>21</b>	<b>5</b>	<b>26</b>

## Pay Equity

### GRI 405-2 Ratio of basic salary and remuneration of women to men

In 2020, we partnered with a third party to conduct a complex gender and race pay equity analysis, which confirmed that the roles our associates play and their performance, experience, and geographic location are the main predictors of pay. After accounting for factors such as age, performance rating, and level of education, the analysis found that base pay for females and people of color is within one percentage point of their male and white counterparts. To prevent unexplained pay gaps and ensure that we remain a champion of pay equity for all associates, we will continue to monitor our pay practices and diligently address cases that cannot be explained by objective factors.

In 2021, Fair Pay Workplace named us to its inaugural list of certified Fair Pay Workplaces after completing a detailed evaluation process. This certification is the first step in an ongoing, comprehensive process based on detailed third-party statistical measures designed to measure, evaluate, and sustain fair pay practices across gender, race, and ethnicity at Anthem.

## Associate Engagement

### SASB SV-PS-330a.3 Employee engagement as a percentage

	2021	2020	2019
Associates participating in associate engagement surveys	86%	3% <sup>1</sup>	83%
Measure of satisfaction	88%	83% <sup>1</sup>	81%
Measure of inclusive environment	89%	90% <sup>1</sup>	89%

<sup>1</sup>In 2020, Anthem did not conduct an enterprise engagement survey, but pursued and obtained Great Place to Work™ certification, which included surveying a representative sample of associates.

**Engagement Surveys.** To help make Anthem a great place to work, we regularly survey our associates to assess their engagement and identify areas for improvement, including job roles, benefits and the workplace climate. Based on the insights we gain, Anthem’s leaders build action plans and share them with associates at town halls and team meetings.

**Associate Experience.** Through our innovative, patented Vitals associate engagement platform, Anthem is able to account daily for associates’ perspectives when designing internal initiatives to respond to issues such as COVID-19, return to office, the hybrid workplace and labor market/Great Resignation challenges. In 2021, Anthem associates shared more than 53,500 comments and more than 317,000 sentiment submissions on Anthem’s always-listening digital Vitals application.

# Community

GRI/SASB Indices

# Community

At Anthem, we believe that health is so much more than healthcare. Where we live, our racial and ethnic backgrounds, our economic security, our access to nutritious foods and reliable transportation, and other social and environmental factors all affect our health. Called social drivers, these factors influence up to 80% of health outcomes.

As an organization that is committed to, connected to, and invested in our communities, we champion innovative, sustainable, and equitable solutions to the issues that influence the health of our communities.

## Local Community Engagement

GRI 413-1	Operations with local community engagement, impact assessments, and development programs		
Dollars in millions, except volunteer hours	2021	2020	2019
Anthem Foundation	\$ 27.9	\$ 28.3	\$ 13.4
Community Sponsorships	\$ 1.9	\$ 5.1	\$ 11.5
Associate Giving	\$ 3.1	\$ 3.0	\$ 2.4
Total volunteer hours	91,312	109,934	100,974
Value of volunteer hours	\$ 2.6	\$ 3.0	\$ 2.6

### Anthem Foundation

As the philanthropic arm of Anthem, Inc., the Anthem Foundation promotes the organization's commitment to improving lives and communities. Building on more than 20 years' experience with improving the health of disadvantaged communities, the Foundation has refined its strategy to underscore this commitment, and a tightened focus will allow us to make a bigger impact.

Over the next three years, the Foundation will invest up to \$90 million in partnerships and programs that can demonstrate change in these crucial areas and address racial inequities and health disparities:

**Maternal and Child Health.** The Foundation is supporting maternal health programs ranging from prenatal care to equity training and access to mental health support.

**Food as Medicine.** The Foundation is focusing on programs that reduce the number of food-insecure individuals and help prevent the onset of diet-related health conditions. Our goal is to create greater access to healthy and nutritious food by improving affordable, healthy food options among food-insecure populations.

**Substance Use Disorder.** The Foundation is focusing on programs that work to address an array of care and service options, including prevention and early intervention, crisis response and intervention, long-term intervention, and community resources and recovery supports.

**Disaster Relief.** Recognizing that disasters strike when and where we least expect them, the Anthem Foundation supports organizations focused on disaster preparedness and on response and recovery efforts.

### Associate Engagement

Giving back to our communities is the fabric of Anthem's culture, and it has never been more necessary. We support our associates' engagement with qualified charitable organizations through a range of programs.

**Dollars for Dollars.** Anthem associates give generously to health-related nonprofit organizations across the country through our Dollars for Dollars program with a 1:1 match from the Anthem Foundation. In 2021, nearly \$7 million was raised.

**Dollars for Doers.** The Dollars for Doers program encourages associates to volunteer year-round—and helps them further commit to their communities by offering rewards that the associates can direct to charities they choose. While 2021 posed special challenges, Anthem associates rose to the occasion and volunteered over 91,000 hours, virtually and in person, generating more than \$720,000 in Dollars for Doers rewards that were distributed to community nonprofits.

**Anthem Volunteer Days.** The Anthem Volunteer Days program, made possible through a partnership with Lions Clubs International, has engaged more than 10,000 volunteers, who have donated 27,500 hours of service in hundreds of projects benefiting two million Americans since 2015.

**Volunteer Time Off.** We offer time off to help associates support organizations that are important to them. Full-time associates receive up to eight hours of paid time to volunteer at qualified charities of their choice during work hours.

### Flu/COVID-19 Vaccine Campaigns

Anthem is committed to providing science-based, factual information to help individuals make well-informed decisions about both COVID-19 and Flu vaccinations. We believe in a person-centered approach to health and wellness, exemplified by our grassroots communications approach to meeting people where they're at and sharing these resources throughout trusted community hubs where people live, work, and play.

The enterprise vaccination strategy focuses on vulnerable populations as defined by the Social Vulnerability Index (SVI) and those with mid-range vaccine hesitancy. This focus allows Anthem to better identify a target population, establish efficiencies with cohesive vaccination approach, and improve health equality and outcomes in the communities we serve.

Specific to COVID-19, Anthem Foundation and the American Lung Association leveraged the expertise of several nationally recognized organizations representing communities of color to develop the Better For It Series—a suite of toolkits using culturally competent messaging and imagery to discuss the science behind, and dispel myths about, the COVID-19 vaccination.

Additionally in preparation for Flu season, Anthem Foundation and the American Lung Association launched the Fend Off Flu campaign targeting key audiences of healthcare providers, employers, and older adults—designed to increase influenza knowledge and vaccination acceptance rates.

## Community Resources

Anthem works with national organizations to create innovative resources that advance health equity and help people where they live, learn, work, and play. Free and available to all, the resources below can be accessed on the website [Stronger Together](#).

- Take Action for Health
- Ubuntu Program for Emotional Wellness
- Taking Action for Our Health/Tomando Acción por Nuestra Salud
- Sharing Coffee and Chocolate/Compartiendo el Café y Chocolate
- What's Up With Opioids?
- Workplace Transitions for People Touched by Cancer
- Shine Light on Depression
- Let's Vaccinate
- Let's Talk Treatment Options
- Help for Cancer Caregivers

## Suppliers

**GRI 414-1**

**New suppliers that were screened using social criteria**

In 2021, Anthem assessed critical suppliers, representing approximately \$3.6 billion in spend, on ESG matters including climate strategy, business ethics, inclusion & diversity and employee wellness. Additionally, we engaged over twenty top suppliers through one-on-one conversations to gain additional insight into their ESG initiatives and discuss opportunity for future growth and collaboration.

## Public Policy

**GRI 415-1**

**Political contributions**

As one of the nation's leading health companies, Anthem plays a key role advocating national health care policy and practices to benefit the public. Healthcare is an increasingly regulated and legislated industry both at the federal and state level. Elected officials make decisions that directly affect our ability to make quality healthcare coverage affordable and to improve the health of the communities we serve. Our active participation in the political process is essential to ensure that we have a voice in those decisions. At Anthem, we are committed to advocating public policy solutions that best serve our customers, our stakeholders, our associates, and our communities.

Please see our [Political Contributions & Related Activity Reports](#).

# Customers

GRI/SASB Indices

## Customers

Anthem is focused on whole health and its most powerful drivers. We are committed to creating a simpler, more accessible, and more affordable healthcare experience for our customers. As an organization, we are adapting and accelerating digital innovations; enhancing our emphasis on community health; innovating across many of our products and services; and simplifying our processes—all in pursuit of delivering health beyond healthcare.

### Activity Metrics

#### SASB HC-MC-000-A Number of enrollees by plan type

Our medical membership includes the following customer types: Individual, Group risk-based, Group fee-based, BlueCard®, Medicare, Medicaid and our Federal Employees Health Benefits (FEHB) Program.

For additional information, please see our [2021 Form 10-K](#), the Membership section, (pages 48-50).

Medical Membership (in thousands)	2021	2020	2019
Individual	759	680	684
Group Risk-Based	4,006	3,799	3,938
Group Fee-Based	19,395	19,551	19,340
BlueCard®	6,178	6,059	6,060
Medicare	2,811	2,361	2,119
Medicaid	10,600	8,852	7,265
Federal Employee Health Benefit (FEHB)	1,625	1,623	1,594
<b>Total</b>	<b>45,374</b>	<b>42,925</b>	<b>41,000</b>

## Customer Privacy & Technology Solutions

**SASB HC-MC-230a.1** Description of policies and practices to secure customers' protected health information ("PHI") records and other personally identifiable information ("PII")

### Approach

Anthem maintains a comprehensive enterprise-wide privacy and information security program, which is governed at the Board of Directors level by the Audit Committee. The focus of the program is to:

- Safeguard customers' and clients' confidential information
- Maintain a cross-functional incident response program to detect and respond to suspected events
- Train and educate Anthem associates on our security program and relevant industry trends
- Maintain oversight of our relevant vendors' observance of Anthem's security requirements
- Align with regulatory and statutory requirements, including HIPAA, HITECH, and GLBA

### HITRUST

The HITRUST CSF is an overarching security and privacy framework that incorporates and leverages the existing security requirements placed upon healthcare organizations, including federal (e.g., HIPAA and HITECH), state, third party (e.g., ISO, PCI and COBIT), and other government agencies (e.g., NIST, FTC, and CMS).

Anthem achieved HITRUST CSF Certified status in 2013, 2015, 2017, 2018, and 2020 for Anthem's Commercial Business Environment (WGS Claims), and in 2016, 2018, and 2020 for Anthem's Government Business Division (GBD Facets). Certification was obtained through the HITRUST CSF Assurance Program, based on the most widely used information security and privacy framework used by United States and global healthcare organizations. Anthem's 2020 HITRUST CSF

Assessments were performed by an independent third-party services firm that is authorized to perform HITRUST CSF Assessments. HITRUST performed interim certification reviews in the intervening years, including 2021, and verified that Anthem continued to meet HITRUST certification requirements. Assessment efforts are underway to achieve certification for both the Commercial and Government Business Divisions again in 2022. Anthem is committed to maintaining HITRUST certification, including undergoing assessments every two years by independent third-party services firms.

For additional information on privacy and information security standards, please see:

- [Code of Conduct](#), Protecting Our Information, page 13.
- [2021 Form 10-K](#), Privacy, Confidentiality and Data Standards, page 19.
- 2022 [Proxy Statement](#), Oversight of Cybersecurity and Data Privacy, page 23.

<b>GRI 418-1</b>	<b>Substantiated complaints concerning breaches of customer privacy and losses of customer data</b>
<b>SASB HC-MC-230a.2</b>	<ol style="list-style-type: none"> <li>1. Number of data breaches</li> <li>2. Percentage involving (a) personally identifiable information (PII) only and (b) protected health information (PHI)</li> <li>3. Number of customers affected in each category, (a) PII only and (b) PHI</li> </ol>

Anthem reports data breaches to the U.S. Department of Health and Human Services (“HHS”), Office for Civil Rights (“OCR”). Please refer to the [U.S. Department of Health and Human Services Office for Civil Rights](#) website.

## Access to Coverage

### SASB HC-MC-240a.1 Medical loss ratio (MLR)

Anthem’s medical loss ratio (MLR) was 87.5% for the 12 months ending December 31, 2021. For additional information on MLR, please see our [Form 10-K](#), Ongoing Requirements and Changes Stemming from the ACA, page 17.

## Plan Performance

### SASB HC-MC-250a.1 Average Medicare Advantage Plan Star Rating

Anthem’s 2022 weighted Star Ratings based on membership at the time of release in October 2021 (not applicable for private fee-for-service and special needs plans) were:

HMO		4.1
PPO	Local	4.3
PPO	Regional	4.0

Star Ratings are released annually and reflect the experiences of people enrolled in Medicare Advantage and Part D prescription drug plans. Plans are rated on a one-to-five scale, with five stars representing excellent performance.

Please note that a portion of our executives’ annual incentive compensation is based on Star Ratings, which is considered an ESG measure focused on achieving Medicare goals that most significantly improve clinical outcomes. For additional information, please see our [2022 Proxy Statement](#), page 50.

Our health plans are rated for quality and performance by the National Committee for Quality Assurance (NCQA). Our ability to promote quality medical care has been recognized by NCQA, which is the largest and most respected national accreditation program for managed care health plans. Several quality healthcare measures, including the Healthcare Effectiveness Data and Information Set (“HEDIS®”), have been incorporated into NCQA’s accreditation processes.

HEDIS® measures range from preventive services, such as screening mammography and pediatric immunization, to elements of care, including decreasing the complications of diabetes, improving treatment for patients with heart disease, integration of behavioral health, and racial and ethnic stratification measurement to help close healthcare disparities.

View the ratings of our Medicaid and Commercial plans on the [NCQA website](#).

## Improved Outcomes

Anthem leads the industry in developing solutions that enable and reward high-quality, efficient whole healthcare. Focused on whole-person care, we are at the forefront of creating simpler, more accessible and more affordable healthcare experiences.

<b>SASB HC-MC-260a.1</b>	<b>Percentage of risk-based enrollees eligible to participate in wellness programs</b>
<b>SASB HC-MC-260a.2</b>	<b>Total coverage for preventive health services with no cost-sharing for the enrollees</b> <b>Total coverage for preventive health services requiring cost-sharing by the enrollee</b> <b>Percentage of enrollees receiving annual wellness visits or preventive care physical exams</b>
<b>SASB HC-MC-260a.3</b>	<b>Number of customers receiving care from accountable care organizations</b>

## Virtual Primary Care

In April 2021, Hydrogen Health, our joint venture with investment firm Blackstone and digital primary care company K Health, launched our virtual primary care offerings. After successfully rolling out our services with Hydrogen Health this past summer, the joint venture is expanding to multiple Fortune 500 employers and large regional health plans, with the goal to serve an additional 10 million people by the end of 2022. While making care navigation a more seamless process, we are preventing unnecessary emergency room visits by treating people early and often, which has the potential to reduce up to 20% of current healthcare costs in America.

## Digital Health Options

We have seen a continued expansion of our digital platform for health. Our digital capabilities, coupled with our platform strategy and data creates a unique opportunity to unify and orchestrate today’s fragmented ecosystem—driving value for customers by helping them reduce cost of care and improve health outcomes.

In 2021, Sydney Health, Anthem’s digital engagement platform for health plan members, had more than 53 million digital interactions, a 24% increase from the previous year. Much of this increase was driven by an 82% increase in the number of members using the Sydney Health app in 2021 compared to the prior year. We now have over 10 million members registered on our Sydney Health platform. The Sydney Health app gives members access to virtual care services, personalized health and wellness resources, and medical, pharmacy, dental, vision, life, and disability benefit details—all in one place.

### Access to Preventative-Care Services

In 2021, approximately 95% of Anthem's risk-based enrollees had access to preventive health services with no cost-sharing. Approximately 87% of Anthem's Medicare, Medicaid, and HMO/PPO commercial members<sup>1</sup> received preventive health services as defined by the HEDIS measure Adults' Access to Preventive/Ambulatory Health Services (AAP). This measure assesses whether adult health plan members had a preventive or ambulatory visit to their physician. Health-care visits are an opportunity for individuals to receive preventive services and counseling on topics such as diet and exercise. These visits also can help them to address acute issues or manage chronic conditions.

We continue to expand our suite of integrated care management programs and tools and offer the following programs, among others, which are available to our members depending on the particular plan or product in which they participate, and have been designed to increase quality and reduce medical costs for our members:

- ConditionCare and FutureMoms
- MyHealth Advantage
- MyHealth Coach
- HealthyLifestyles
- Wellbeing Coach
- Behavioral Health Case Management

For additional information, please see our [2021 Form 10-K](#), page 13.

### Home-Based Care

In 2021, we acquired myNEXUS, Inc., a comprehensive home-based nursing management company. myNEXUS delivers integrated clinical support services for Medicare Advantage members across numerous states. It deploys a user-friendly platform for providers to highly automate the home visit authorization process, increase provider effectiveness, and improve member satisfaction. The

digital platform combines an advanced analytic rules engine with a clinical staff to effectively plan for and optimize home care. myNEXUS is a technology-driven care and benefit management service that enables individuals to live healthier lives in their homes.

### Whole Health Index

Anthem developed the Whole Health Index (WHI) to measure member health holistically with a single score that takes community, social, and clinical drivers into account. This helps us see the larger picture and better informs our efforts to improve outcomes for members, associates, and communities.

The index assesses:

**Global Health.** Presence of conditions and diseases

**Social Drivers.** Factors including socioeconomic status, household composition, housing, transportation, affordability, and access to food

**Clinical Quality.** Appropriateness of care, preventive care, and the quality of care

The WHI helps improve individual health and supports Anthem's goals for improving health equity. It enables us to see where larger scale investments and solutions are most needed.

### Value-Based Care

Anthem is partnering with healthcare providers to improve the quality and affordability of healthcare through value-based care models, with 60% of our 2021 healthcare spend being in value-based arrangements. We increased the amount we paid healthcare providers through value-based payments by over 20% in 2021, including amounts to reward them for reducing the cost of care and improving healthcare outcomes for our customers. We are also focused on increasing the percentage of our customers seeing a high-performing primary care provider to ensure strong cost and quality performance. At the end of 2021, we saw a 180-basis point improvement year-over-year in the percentage of the customers we serve attributed to high-performing providers.

<sup>1</sup> Approximately 16.3 million Medicare, Medicaid, and HMO/PPO commercial members.

**Enhanced Personal Health Care (EPHC).** As the largest private value-based payment program in the country for providers participating in commercial, Medicare, and Medicaid segments across all Anthem markets, EPHC is helping strengthen our care-provider relationships. Participating providers receive upfront clinical coordination payments to help fund investment in care coordination and technology and are rewarded for high-quality care. Providers have access to clinical and performance reports that target waste, overuse, and costly gaps in care. In addition, we offer high-performing primary care providers greater opportunities for bonuses in exchange for delivering better member outcomes and experiences, while episodic and medical home models in the specialty space reward providers for great care coordination under high-complexity, high-cost conditions. Under our standard Commercial EPHC program, we currently have 200 accountable care organizations and 77,000 providers who manage 7.3 million lives.

### **COVID-19 Pandemic**

Anthem continues to assist customers, providers, members, and communities in addressing the effects of the COVID-19 pandemic, including by providing expanded benefit coverage for COVID-19 diagnostic tests and vaccine administration and taking steps to increase vaccinations by enabling, educating, and encouraging vaccine acceptance among our members as well as in the communities in which we operate.

Since the beginning of the pandemic, Anthem has provided more than \$4 billion in financial support to ease the burden COVID-19 has placed on our customers, providers, and communities. This assistance includes extended cost-share waivers, customer premium credits, provider grants, and other community support.

### **Health Equity**

Anthem is dedicated to advancing health equity so that all people, regardless of race or ethnicity, sexual orientation, gender identity, disability, and geographic or financial access can receive individualized care that brings them to their most optimal level of health. While we have comprehensive, long-term goals to advance health equity for all people, in the near-term, we have prioritized three areas to drive more immediate progress of care delivery and equitable experience: maternal health, behavioral health, and pharmacy.

**Maternal Health.** We are working with other Blue Cross and Blue Shield plans across the U.S. to reduce racial disparities in maternal health by 50% in 5 years. Beginning in 2021, the Compensation and Talent Committee added a Health of Humanity metric in our executive compensation program, which includes a maternal health component. A portion of our executives' annual incentive compensation is based on the improvement in maternity health outcomes and reduction of pre-term births for black communities in Indiana.

## United Nations

Global Compact  
Sustainable Development Goals

# United Nations Global Compact

The United Nations Global Compact (UNGC) is the world's largest corporate sustainability initiative and is a call to companies to align with universal principles on human rights, labor, the environment, and anticorruption, and take actions that advance societal goals. In July 2020, Anthem made a commitment to support the Ten Principles of the UNGC with the intent of implementing those principles across our enterprise.

## Human Rights and Labor

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### Businesses should:

- Principle 1:** Support and respect the protection of internationally proclaimed human rights
- Principle 2:** Make sure that they are not complicit in human rights abuses
- Principle 3:** Uphold the freedom of association and the effective recognition of the right to collective bargaining
- Principle 4:** Support the elimination of all forms of forced and compulsory labor
- Principle 5:** Support the effective abolition of child labor
- Principle 6:** Support the elimination of discrimination in respect of employment and occupation

Anthem supports the basic, fundamental rights of all people. In addition to following applicable laws, our company's practices and policies promote a culture where individuals are respected and their rights are protected.

These policies extend to our affiliates, business partners, and suppliers, whom we expect to uphold the same level of respect for all individuals. Through our [Supplier Code of Conduct](#), suppliers agree to policies that include fair labor practices, freedom from harassment, and ensured basic human rights.

Anthem and its subsidiaries are committed to operating with the highest integrity in a manner consistent with the United Nations Universal Declaration of Human Rights and the International Labor Organization's Declaration on Fundamental Principles and Rights at Work. Specifically, we support collective bargaining in good faith with recognized unions.

These fundamental labor principles include the prohibition of child labor, the prohibition of forced labor in all forms, freedom of association, and protection from discrimination.

Discrimination includes employment decisions based on personal characteristics that are unrelated to the ability to do one's job, including race, color, religion, sex, gender (including gender identity), age, national origin, marital status, sexual orientation, veteran status, disability, genetic information, and any other status or condition protected by applicable federal, state, or local laws, except where a bona fide occupational qualification applies.

All Anthem associates are expected to complete Code of Conduct training on an annual basis and to report suspected human rights violations as well as cooperate in company investigations. Anthem takes all reports seriously, and retaliation for good-faith reporting is strictly prohibited. Please refer to Reporting Misconduct and Ethics Concerns on [page 9](#) of this report.

## Environment

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### Businesses should:

**Principle 7:** Support a precautionary approach to environmental challenges

**Principle 8:** Undertake initiatives to promote greater environmental responsibility

**Principle 9:** Encourage the development and diffusion of environmentally friendly technologies

Please see the Environment section of this report, [pages 13-17](#), for information on Anthem's environmental policy, commitments, performance, and governance practices.

## Anticorruption

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### Businesses should:

**Principle 10:** Work against corruption in all its forms, including extortion and bribery

Anthem prohibits any form of bribery or corruption, whether in commercial dealings with private parties or in dealings with officials of any government. We are committed to complying with the U.S. Foreign Corrupt Practices Act, the U.S. Travel Act, the U.K. Bribery Act, and all other applicable antibribery laws.

We must not, directly, or indirectly through a third party, make or offer anything of value to anyone to improperly obtain or retain business. Nor may we improperly influence any action to benefit Anthem. "Anything of value" can include, but is not limited to, gifts, services, favors, and preferential hiring.

We must follow due diligence requirements before Anthem engages a third party to act on its behalf in conducting international business. Anthem has adopted approval procedures that must be followed when giving gifts, entertaining, and engaging in certain sales and marketing activities with government officials. These activities require prior review and approval.

"Facilitating or expediting payments" are made in furtherance of routine governmental action, and Anthem's Global Anticorruption Policy prohibits the making or authorizing of such without prior review and approval by the Anthem Chief Accounting Officer and the Chief Compliance Officer, or their designees, and the Legal Department. A facilitating or expediting payment exception is very narrow and does not include a procurement decision to award new business or to convince a business to contract with a particular party.

# UN Sustainable Development Goals

Anthem’s sustainability efforts focus on prioritizing seven of the 17 United Nations Sustainable Development Goals (SDGs), given their relevance to our business, in addition to supporting the Ten Principles of the UNGC.

Goal	How we support the goals
	<p><b>No Poverty</b></p> <ul style="list-style-type: none"> <li>In 2021, over \$120 million was committed to affordable housing projects to improve housing security for traditionally underserved populations.</li> </ul>
	<p><b>Zero Hunger</b></p> <ul style="list-style-type: none"> <li>The Anthem Foundation will provide up to \$30 million over the next three years to support programs that address food insecurity by helping individuals reach optimal health through good nutrition.</li> <li>In 2021, a \$1 million grant from the Anthem Foundation helped launch “Food Is Medicine,” an effort in which healthcare staff conduct universal food insecurity screenings and partner with food banks to implement interventions.</li> </ul>
	<p><b>Good Health and Well-being</b></p> <ul style="list-style-type: none"> <li>In 2021, Anthem acquired myNEXUS, a comprehensive home-based nursing management company that supports our ability to provide integrated, whole-person multisite care.</li> <li>In 2021, 60% of Anthem’s healthcare spending was in value-based care, helping us improve health outcomes and reduce the cost of care.</li> <li>Sydney Health, Anthem’s digital engagement platform, is improving access to care. In 2021, interactions on Sydney Health increased by 82%.</li> </ul>
	<p><b>Gender Equality</b></p> <ul style="list-style-type: none"> <li>In 2021, Fair Pay Workplace certified Anthem as a Fair Pay Workplace.</li> <li>Our Board of Directors is diverse in gender, race, and ethnicity with 40% women and 40% racially/ethnically diverse.</li> <li>Anthem’s U.S. managers are diverse with 65% being women and 35% being racially/ethnically diverse.</li> </ul>

Goal	How we support the goals
	<p><b>Reduced Inequalities</b></p> <ul style="list-style-type: none"> <li>The Anthem Foundation refreshed its strategy with a vision of improving the health of the socially vulnerable through partnerships and programs. Through a Foundation investment of up to \$90 million over the next three years, the Foundation is accelerating our community health impact in the areas of Maternal and Child Health, Food as Medicine, Substance Use Disorder, and Disaster/Personal Tragedy.</li> <li>Anthem associates continued to give generously to health-related organizations across the country through our associate engagement programs. In 2021, \$7.4 million was donated.</li> </ul>
	<p><b>Sustainable Cities and Communities</b></p> <ul style="list-style-type: none"> <li>Over 50% of Anthem’s real estate portfolio is LEED, ENERGY STAR, or Fitwel certified.</li> <li>Anthem’s Indianapolis headquarters is one of the largest LEED Gold-certified buildings in Indiana.</li> </ul>
	<p><b>Climate Action</b></p> <ul style="list-style-type: none"> <li>We met our 100% renewable energy target early and are now producing enough electricity via solar purchase agreements to power all Anthem offices.</li> <li>We decreased our combined scope 1 and 2 greenhouse gas emissions by nearly 90% compared to a 2019 baseline. This is in alignment with a pathway to limit global warming to 1.5 degrees Celsius.</li> <li>Anthem launched a campaign to encourage suppliers to set their own science-based greenhouse gas reduction targets. In 2021, approximately 23% of our in-scope spend with suppliers had established goals.</li> </ul>

# Appendix

GRI/SASB Content Indices

# GRI Index

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