

— ANTHEM'S 2018 ANNUAL REPORT

IMPACTING LIVES

Welcome to Anthem's 2018 Annual Report. Across these pages you will meet partners, consumers, community members and associates who have been part of our journey in 2018 to impact lives for the better. The stories demonstrate our work to redefine what's possible in healthcare—reducing cost, reinventing care delivery, personalizing the consumer experience, and engaging with partners to create change. We invite you to learn more.

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ACHIEVING BREAKTHROUGH COST

— ACHIEVING BREAKTHROUGH COSTS



MEET MARK

Like most healthcare executives, Mark Clement, the CEO of Cincinnati-based health system TriHealth, knows that, to succeed, he has to lead his organization to adopt and expand value-based care. Working closely with Anthem, the market leader in payment innovation, TriHealth has taken the leap, delivering value-based care to thousands of patients in Ohio—including its own employees.

Partnering with providers to advance care innovation

Like most healthcare executives, Mark Clement, the CEO of Cincinnati-based health system TriHealth, looks for ways to get healthcare right through the “Triple Aim” of better health, better care, and better value.

Working closely with Anthem Blue Cross and Blue Shield of Ohio, Mark's team has been improving the quality of care for thousands of patients while lowering costs for employers—including TriHealth itself. Key to their success: Anthem's centerpiece value-based care program, called Enhanced Personal Health Care, which provides market-leading data sharing with TriHealth's population health team to flag gaps in care, opportunities for process improvement, and cost savings for patients.

“We've been able to show dramatic reductions in healthcare costs for our own 12,000 employees, while improving their health and productivity,” Mark says. “It really does work.” Enhanced Personal Health Care (EPHC) shifts spending from a traditional “fee for service” approach to one that promotes prevention and care coordination. Primary care providers at participating health systems, such as TriHealth, gain access to advanced analytics that help them pinpoint the patients who can benefit from interventions, better manage chronic conditions, and identify gaps in care that can have serious health ramifications.



Mark Clement, CEO of TriHealth

“Over time, this is going to bend the cost curve by delivering on the Triple Aim. Working with Anthem, we've already demonstrated it in delivering more efficient care.”

— Mark Clement, CEO of TriHealth

“Without the incentives and support we received from EPHC, we wouldn’t have been able to enhance our operations the way we have.”

—Jennifer Sharp-Warthan, M.D., Medical Director of Tidewater Physicians Multispecialty Group in Virginia

The Anthem-TriHealth partnership, which began in 2014, supports primary care providers through payment incentives used in coordinating, planning and managing patient care. A portion of the cost savings is returned to TriHealth, which can then be invested in preventive health and chronic disease management programs, as well as care management and coordination. Anthem returns another portion of the savings to employers, and the remaining cost savings help control increases in health insurance premiums.

Leadership in value-based care

Approximately 66 percent of Anthem’s total medical spend is tied to payment innovation programs, and EPHC is among the largest private value-based

payment program in the country for providers participating in commercial, Medicare and Medicaid segments. EPHC now includes 166 accountable care organizations and 87,000 providers. And under the standard Commercial EPHC program, providers manage 6.3 million lives and have, since 2014, accumulated \$1.8 billion in gross savings for Anthem clients across the country.

“Over time, this is going to bend the cost curve by delivering on the Triple Aim,” Mark says. “Working with Anthem, we’ve already demonstrated it in delivering more efficient care.”

Medical cost increases for the 90,000 TriHealth patients insured by Anthem are less than half the typical industry rates. But the lower cost is just part of the success story. Many of the people insured by Anthem who receive care through TriHealth are taking advantage of preventive care, including children’s annual checkups, diabetes testing and management, and vaccinations—making TriHealth among the best Accountable Care Organizations in the country, as reflected in their quality of care results:

93%

FOR WELL-CHILD IMMUNIZATIONS

79%

FOR BREAST CANCER SCREENINGS

79%

FOR DIABETIC COMPLICATION SCREENINGS

78%

FOR MEDICATION ADHERENCE

"Value-based care is a win for everyone—for businesses, for communities, for our nation's health systems, and, most importantly, for the individuals who entrust their health to us," said Clement. "It truly is the right thing to do."

TriHealth is far from alone in understanding the importance of value-based care. Enhanced Personal Health Care providers across the country credit EPHC with creating a path to success under value-based care. "Without the incentives and support we received from EPHC, we wouldn't have been able to enhance our operations the way we have," says Jennifer Sharp-Warthan, M.D., Medical Director of Tidewater Physicians Multispecialty Group in Virginia.

Now Anthem is taking EPHC to the next level by creating a new payment model and product called Cooperative Care—a program designed to deliver a markedly better consumer experience by relying on a high-performing network of providers.



Mark and TriHealth certified medical assistant discuss the positive results of value-based care

Reclaiming the power of pharmacy to make people healthier

IngenioRx, Anthem's new pharmacy benefit manager (PBM), has a bold mission to restore trust and confidence in pharmacy benefits and allow clients, and their consumers, to reclaim the power of pharmacy. "We think it's time to expect more from pharmacy care, and we will deliver solutions that will surpass those expectations," said Deepti Jain, leader of IngenioRx.

Consumers and plan sponsors alike are frustrated by seemingly misaligned incentives and a lack of transparency regarding prescription medicines. Pharmacy care in the U.S. has strayed from being one of the most cost-effective tools in the healthcare system to a runaway train of escalating costs. IngenioRx wants to change that.

Because IngenioRx is being built to reduce total cost of care, focus on the whole person, and simplify pharmacy care for consumers, Deepti believes we will be in a position to address the unmet needs of current Anthem customers as well as enter new markets. It's also a great example of Anthem's mission in action—Improving Lives and Communities. Simplifying Healthcare. Expecting More.



Deepti Jain, leader of IngenioRx, Anthem's new pharmacy benefits organization

"We want to demystify the experience—for consumers, care providers, and customers—and make it easier to achieve the best possible health outcomes at the lowest possible total cost of care."

— Deepti Jain, leader of IngenioRx

“Our mission is to reclaim the power of pharmacy by launching our own PBM. IngenioRx is unencumbered by outdated models,” Deepti explains. “We want to demystify the experience—for consumers, care providers, and customers—and make it easier to achieve the best possible health outcomes at the lowest possible total cost of care.”

IngenioRx’s comprehensive new suite of pharmacy programs will launch in the second quarter of 2019.



Deepti discusses IngenioRx’s mobile and desktop applications, which allow consumers to access pharmacy and medical information in a single location

Making healthcare affordable and easier to understand

With IngenioRx, we are unlocking tremendous value for our shareholders as well as our clients and their consumers. It is expected to deliver at least \$4 billion of gross pharmacy savings annually—80% of the savings will flow to customers in the form of more affordable healthcare. Moreover, at least 20 percent of this value will accrue to Anthem shareholders.

“We will offer new, innovative approaches to pharmacy care management, and make pharmacy easier to understand,” says Deepti.

As an example, through new mobile and desktop applications, consumers can access and manage pharmacy and medical information in a single location and use helpful online tools to find a doctor or a pharmacy, refill a prescription, and learn about drug costs. All pharmacy members will have access to 24/7 member support, and our specialty members will have access to pharmacists for urgent or disease-specific issues. Additionally, IngenioRx is developing new capabilities that will bring medication insights to the exam room to support providers in their prescribing decisions and make them aware of potential gaps in care.

Innovating with employer customers

“Anthem used their market expertise, their data and their connection to their fellow Blue plans to deliver a solution that addressed our challenge as a business, which, ultimately, will mean better healthcare for our employees.” As vice president for Global Benefits and Wellness at PepsiCo, Erik Sossa is responsible for managing health benefits for the thousands of people who work for the food and beverage giant. As they planned benefits for 2019, Anthem and PepsiCo faced a challenge: Dallas-Fort Worth.

Medical costs for employees who worked in the north Texas area were running far above the rest of the country. An analysis by the Health Care Cost Institute found that costs in the Dallas-Fort Worth (DFW) area were above those in New York City, and about 19 percent higher per capita than the national average. When emergency room costs in the DFW area rose by more than 30 percent in 2017, the cost problem was enough to prompt an all-hands-on-deck approach in 2018, as the company and Anthem began planning 2019 benefits.

“This was an issue bigger than one company — we were able to leverage Anthem’s data insights and benefit design know-how, but we also needed the local market expertise that Blue Cross and Blue Shield of Texas could bring to the table,” said Lindsey Watson, a staff vice president of network optimization at Anthem who was part of the team working to create a solution for PepsiCo.



Erik Sossa, PepsiCo's Vice President for Global Benefits and Wellness

“PepsiCo has a long history of finding and creating innovative health benefit solutions. We were lucky to have two Blue partners to help us find the answer to our situation in Dallas, ultimately delivering access to better, simpler and more affordable care for our employees.”

— Erik Sossa, Vice President for Global Benefits and Wellness, PepsiCo

“As Blue Cross and Blue Shield plans, we share the goal of providing access to quality, cost-effective healthcare for our customers. Delivering impactful results for PepsiCo is one example of what can be accomplished by working collaboratively to better serve Blue Cross and Blue Shield customers.”

— Rick Haddock, Vice President of Network Management, Blue Cross and Blue Shield of Texas

The other crucial piece of the solution came from PepsiCo itself: a willingness to think creatively about benefits.

“PepsiCo has a long history of finding and creating innovative health benefit solutions,” Erik says.

“We were lucky to have two Blue partners to help us find the answer to our situation in Dallas, ultimately delivering access to better, simpler and more affordable care for our employees.”

The solution was differentiating and effective: If local employees and their covered partners agreed to use select, high-performing doctor groups for primary care, PepsiCo would reduce premiums. Anthem and BCBS of Texas identified the select groups using market analytics, claims data and network expertise. These are efficient and high-quality groups, meaning that every care provider option is a good one.

Impact of Strong Partnerships

During open enrollment, more than 5,200 employees and their family members participated, exceeding PepsiCo’s target for the first year.

The Dallas-Fort Worth experiment is a sign of what’s to come for Anthem and its affiliated Blue Cross and Blue Shield plans, which serve nearly 106 million people in the U.S., approximately one in three Americans.

“As Blue Cross and Blue Shield plans, we share the goal of providing access to quality, cost-effective healthcare for our customers. Delivering impactful results for PepsiCo is one example of what can be accomplished by working collaboratively to better serve Blue Cross and Blue Shield customers,” said Rick Haddock, vice president of network management at BCBS of Texas.

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REINVENTING CARE DELIVERY

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MEET MARIA

Maria had been diagnosed with congestive heart failure. But thanks to CareMore's innovative delivery model, she has been able to stay out of the hospital—nurturing her health, and her beloved garden, at home.

Embracing patients with integrated care



> *Play Video*

The CareMore model was designed to help lower the burden of chronic disease and slow the progression of illness. Through this model, Anthem delivers integrated, whole-person healthcare to improve lives and outcomes for patients like Maria who have an increased risk for health complications.

Using data, technology, and artificial intelligence to improve outcomes

Rajeev Ronanki, chief digital officer, was hired in 2018 to lead digital and exponential technology initiatives across Anthem. His goal: use data, technology and artificial intelligence (AI) to deliver more personalized care that achieves better health outcomes.

Why AI? Because the explosion of information and data used to understand customer and consumer needs has exceeded the human capacity to process it. With AI, organizations can use data to help consumers be more proactive about their health while generating insights in real time to improve outcomes.

"Anthem is leveraging the massive scale of our data to create personalized medicine and, in the process, redefine how we treat disease and manage chronic medical conditions," Rajeev says. "How we use data, technology and intelligence combined with our scale will have a broad national impact."

In fact, Anthem is developing new analytical methods to identify gaps in care, understand a consumer's propensity to develop a disease, and provide targeted solutions. These methods are based on each individual's specific characteristics (past utilization, clinical co-morbidities, etc.), rather than on population-based studies and clinical trials.



Rajeev Ronanki, Anthem's Chief Digital Officer

Such predictive analytics help identify unknown risks (not identified by traditional clinical analytics), break down data silos, and allow for preemptive actions that can prevent or mitigate health problems and lower the cost of care.

"We are striving to help consumers stay healthy, improve clinical decision-making, and drive patient engagement and better outcomes," Rajeev explains.

Preventing hospitalizations

Predictive analytics have helped to identify the opportunity for about 60 clinical programs across Anthem and enabled these programs to target the right members with the right interventions—including models that predict the likelihood of a patient having an unplanned hospital readmission in the next 60–90 days. And results have been promising: Implementation early on has led to a reduction in 30-day hospital readmission rates by 30 percent using our medical/surgical model and 15 percent using our behavioral health/substance abuse model.

“As a leader in high-quality cancer care that emphasizes the importance of providing the right care at the right time and right place, we were pleased to work with Anthem on their cancer patient risk pilot.”

— *Karyn M. Dyehouse, M.D., Chief Medical Officer, Ohio Hematology Care*

Another predictive model identifies the 15 percent of avoidable hospital admissions related to chemotherapy that can be circumvented by helping consumers better manage challenging side effects. Providers can now identify these patients and help them avoid hospitalization.

Ohio Hematology Care (OHC) was a case in point. When Anthem helped OHC identify those patients at risk for a hospital visit, care teams proactively checked on their status. “As a leader in high-quality cancer care that emphasizes the importance of providing the right care at the right time and right place, we were pleased to work with Anthem on their cancer patient risk pilot,” said Karyn M. Dyehouse, M.D., OHC’s chief medical officer.

Through efforts like this, we are doing what we can to help patients stay out of the hospital.

Redefining how we treat disease

In 2018, Anthem began collaborating with doc.ai, a blockchain-based AI platform, to launch a groundbreaking, 12-month data trial that explores how AI can predict when people will experience allergies or allergy patterns. Within a matter of weeks, thousands of consumers across the country enrolled in this trial. Since that time, doc.ai has expanded beyond the initial asthma trial—exploring questions like “Can AI predict optimal supplements for treating Crohn’s disease and ulcerative colitis?”

“Imagine if we could detect the potential of an allergic event well in advance or help consumers prevent it from occurring in the first place,” says Walter De Brouwer, co-founder of doc.ai. “We are working with Anthem to use artificial intelligence to break down data silos and make unexpected connections that can help improve people’s lives.”

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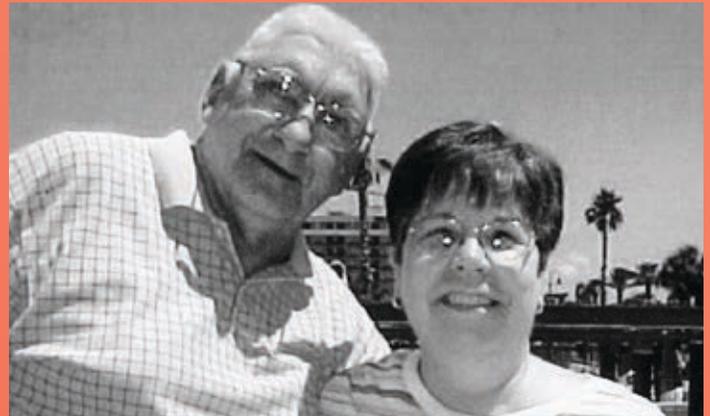
— *Walter De Brouwer, Co-founder of doc.ai*

Expanding capabilities for people with complex chronic disease

You can certainly understand why Rose worried about taking care of her husband Joseph. He struggled with an array of serious, chronic health conditions including congestive heart failure (CHF), chronic obstructive pulmonary disease (COPD), chronic kidney disease, coronary artery disease after bypass surgery, type 2 diabetes, atrial fibrillation, and pulmonary hypertension.

Fortunately, home-based advanced illness care is available to people like Joseph and Rose through Aspire Health, which Anthem acquired in 2018. "We would not have known what to do without our Aspire nurse practitioner and social worker to lean on over the past year," Rose says. "Before they were involved, we had no help and no one to talk to about our health and our health decisions."

The support came just in time. Soon, Joseph's CHF worsened, followed by a bout of acute bronchitis. Thankfully, the Aspire nurse practitioner, in coordination with Joseph's primary care physician, successfully treated him at home. Rose was relieved because Joseph desperately wanted to stay out of



Rose and Joseph enjoy time together, prior to Joseph's mounting health challenges

the hospital. Not long after that, Rose realized she no longer had the strength to bathe her husband, so the Aspire team arranged to provide her with caregiver support.

As Joseph's CHF and COPD worsened, the Aspire team saw Joseph regularly and began to work together to achieve their goal of maximizing his comfort at home.



Rose with an Aspire social worker, who provided needed support and comfort

A continuum of care

Joseph and Rose's experience is not uncommon. Patients and their loved ones can breathe a sigh of relief, knowing they're getting expert, personalized care with a human touch.

Studies have repeatedly demonstrated that advanced illness programs can provide high patient and family satisfaction, reduce hospitalizations, and decrease costs of care, while meeting patient needs as their condition progresses. Ninety-seven percent of Aspire patients have had an advanced care planning discussion in the past 90 days, and 83 percent have completed a formal advanced care plan within 90 days of beginning care.

Anthem's expanded integrated clinical capabilities give the company a national footprint to meet the needs of the sickest patients, manage and slow disease progression, and deliver palliative care support. Aspire, together with CareMore Health, offers a continuum of care in the appropriate setting, whether it's a hospital, skilled nursing facility, clinic, or home.

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PERSONALIZING THE CONSUMER EXPERIENCE

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MEET MEGAN

Limited access to healthy food is a growing problem. Watch how Megan meets the challenge by helping her third-grade class in Indianapolis grow fruits and vegetables, along with activities that reinforce academic learning and healthy eating. Later, you'll meet Ronald, who has made the difficult transition from prison to a hopeful future, thanks to one of many Anthem programs focusing on the social and societal determinants of health.

Overcoming barriers to health

Green Bronx Machine, in partnership with Anthem, helps students in food-insecure areas transcend economic and cultural barriers. By teaching them how to grow, eat, and enjoy vegetables, this program helps set kids on a path to incorporating healthier food and behaviors into their lives.



> *Play Video*

Overcoming barriers to health (cont'd)

As a single father, Ronald devoted his life to raising his son. However, he got caught up in substance abuse and made some bad decisions that sent him to prison. His whole world collapsed. When he became eligible for release, he had no idea how to get his life back. But he remembered meeting an Anthem associate during his incarceration who talked about a program called Pathways Forward. Now he's on the path to a new life that includes the most important thing in his world—his son.

Pathways Forward, a pilot program developed in 2018 by Anthem and the Nevada Department of Corrections, offers a structured plan to transition former inmates back into the community with support around healthcare, short-term housing, employment training, transportation, access to social services, and re-establishing personal relationships. While the program is still in its infancy, 77 percent of participants are already employed and 100 percent have started the reunification process with family and loved ones.

Upon his release, Ronald received keys to his own apartment, clothes, food, and a support system to help him meet his parole requirements, become self-sufficient, and succeed in life. Today, Ronald is close to earning his commercial driver's license, proud of his sobriety and, most important, excited about reconnecting with his son. "I'm so grateful to Anthem and the Pathways Forward program for giving me a second chance. I lost everything, but with the opportunities this program has given me, I can build a better future."



Ronald reunited with his son



Supported by Pathways Forward, Ronald studies for his commercial driver's license

Something as commonplace as transportation can also be a significant barrier to health. That's why Anthem's CareMore Health formed a partnership with Lyft, the ride-sharing company, to help its Medicare Advantage patients. Many of them are poor, elderly, and chronically ill and tend to forgo medical care because they don't have access to reliable transportation. CareMore's research showed that after partnering with Lyft for non-emergency medical transportation services, 92 percent of the rides were on time; 98 percent of consumers felt satisfied or very satisfied with the support; and the rides cost 39 percent less, on average, than other services.

By helping to overcome these and other social barriers, Anthem remains committed to improving lives and communities.

Removing social barriers to overall health and well-being

This program is just one example of how Anthem is distinguishing itself in its effort to reduce or eliminate social barriers—like unstable housing, food insecurity, or unemployment—that negatively impact the health of many Americans and their communities. Investing in new programs and partnerships, including those that increase the capacity of community-based organizations, is key.

Over the past decade, Anthem has committed more than \$380 million to address the social determinants of health through the development of safe and affordable housing for low-income families and individuals. By working with organizations to build and refurbish low-income and supportive housing, create housing flex funds, and help with day-to-day housing costs for vulnerable consumers, Anthem is helping to improve the lives of some of the nation's most vulnerable, including youth transitioning out of foster care and people with behavioral health needs.

Treating the whole person

Reflecting Anthem's focus on the whole health of every consumer, our Whole Health Connection program integrates dental, vision, pharmacy, life, disability, and supplemental health plans with medical coverage designed to offset the fragmentation in today's healthcare system. Using advanced analytics, we are able to help care providers identify and close gaps in care, lower costs, and deliver a better healthcare experience.

That means identifying potential health problems earlier, addressing critical medical concerns faster, receiving alerts when problems arise, and tracking preventive care so healthy patients stay well. Dr. David C. Ardaya, an optometrist at Golden Optometric Group in Whittier, CA, understands this perfectly—as one of many eye care providers who collectively identified more than 30,000 people with diabetes through eye exams last year, thanks to Anthem's Whole Health Connection platform.

Because optometrists can access clinical data through this innovative platform, they can help determine whether a patient's eye condition is linked to chronic diseases like diabetes, cancer, heart disease, or even to the medication they are taking.



Dr. David C. Ardaya has identified diabetes through routine eye exams and alerted other care providers on the Whole Health Connection platform

“The portal for clinical coordination is easy to use and strengthens the complete care of my patients, which will improve their lives.”

— Dr. David Ardaya, optometrist, Golden Optometric Group

“The portal for clinical coordination is easy to use and strengthens the complete care of my patients, which will improve their lives,” says Dr. Ardaya. “I have also found the ability to view patients' medical conditions and prescription data encourages collaboration between physicians.”

In 2018, Anthem was able to close more than 2 million gaps in care where consumers had not completed preventive or therapeutic dental or vision services within the recommended time frame. And by educating our dental providers, we saw the number of dental opioid prescriptions drop by 21 percent since 2016.

All hands on deck

With this kind of integration, including relevant pharmacy interactions, care providers are connected and have access to their patients' relevant medical data, which makes healthcare work better. When providers discover a medical concern, the information doesn't just sit in a chart. Advanced analytics are applied to that information and used to identify appropriate clinical programs to address a patient's needs.

"When providers know more about their patients, they can connect them with the right care sooner, and identify risks early to prevent or minimize costly problems," says Nick Brecker, president of Anthem's Specialty Business. "This more personalized engagement can help deliver a better healthcare experience for our consumers."

"When providers know more about their patients, they can connect them with the right care sooner, and identify risks early to prevent or minimize costly problems. This more personalized engagement can help deliver a better healthcare experience for our consumers."

— Nick Brecker, President of Anthem's Specialty Business

Going above and beyond for the people we serve



> *Play Video*

Anthem goes “above and beyond” for partners and consumers. Watch as a Medicaid case manager helps a veteran pilot realize his dream to fly one more time, despite his advanced years.

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ENGAGING WITH COMMUNITY AND PARTNERS



MEET JERAUD

Deeply engaged associates like Jeraud are what sets Anthem apart. On his own, Jeraud started a youth development and mentoring program, bringing training and caring to young people in his community who need a helping hand. It's just the kind of dedicated volunteerism we support, and makes us proud.

Associates & the community

“Volunteering gives me joy, satisfaction, and fulfillment in knowing that I’m fortunate enough to be in a position to help people, working with others toward a common goal that will make a difference in the life of a child, a family, or the community as a whole,” said Anthem associate, Jeraud Ferguson.

All year long, Anthem associates like Jeraud volunteer their time by working with organizations to address the needs of their communities. “Our people step up and lead—they live and work and play in our communities—and we don’t just drop in and out,” Jeraud says.

Associates who are deeply engaged in this way are what sets Anthem apart. They understand and advocate for their communities, create personal connections with the right resources to support them, and develop a shared purpose to improve outcomes and alleviate their most pressing health issues.

In fact, in 2018, Anthem associates contributed tens of thousands of hours to initiatives in their communities, with Anthem allowing them up to eight hours of paid time to volunteer at qualified charities. Associates can also earn financial rewards for volunteering that can be directed to nonprofits of their choice.

“I started Each One, Teach One AWOL (A Way of Life) by myself, and it’s grown to be a recognized organization around West Central Georgia,” Jeraud says. “We focus on youth development, mentoring, and community outreach projects, empowering and inspiring youth through education, training, and caring. It’s definitely a win-win to work for a top-tier company that promotes and supports programs that connect to our communities.”



Jeraud Ferguson, Anthem associate and founder of Each One, Teach One AWOL (A Way of Life), a youth development program

“We focus on youth development, mentoring, and community outreach projects, empowering and inspiring youth through education, training, and caring. It’s definitely a win-win to work for a top-tier company that promotes and supports programs that connect to our communities.”

—Jeraud Ferguson, Anthem associate

As a caring member of its communities, Anthem supports many such programs, including its signature Anthem Volunteer Days and its ongoing response to natural disasters. In addition, Anthem's Dollars for Dollars program provides a way for associates to support select nonprofit organizations with monetary contributions, especially those services that support the health and well-being of people across the country and in local communities. Through the program, the Anthem Foundation matches associates' contributions dollar for dollar, up to an annual maximum match of \$5,000.

Committed, connected, invested: Anthem Volunteer

While volunteerism is promoted year-round, Anthem Volunteer Days is considered a "season of service," a way in which associates build a healthier future by working to address the needs of the communities where they work and live. While daily contributions by individual associates significantly support the wellbeing of people in the community, associates can have an even greater impact when they work together as one company.

During the seven-week campaign in 2018, the initiative helped charitable organizations in 30 cities across the country. More than



Anthem associates volunteering at Indiana School for the Blind during Anthem Volunteer Days

"Anthem Volunteer Days is a way for me to join my fellow Anthem associates in helping those in need, giving back to our communities and making a lasting impact with the people we serve."

—Jenni Mastrogiovanni, Anthem Community Service Lead in Wisconsin

2,000 associates donated more than 76,000 volunteer hours to support 93 projects—from building community vegetable gardens and community revitalization projects to creating more than 12,700 hygiene kits for people in need, sorting over 83,000 pounds of food and serving more than 9,000 meals at local food banks.

"Community service is a passion of mine, and knowing that Anthem supports my volunteerism is wonderful," said Jenni Mastrogiovanni, Anthem's community service lead in Wisconsin.

Disaster relief

Disasters can be categorized in a multitude of ways, from times of personal hardship to natural disasters. In every case, we recognize that giving back to our communities and associates is not only a privilege but a responsibility.

In addition to Anthem's employee assistance fund, the Anthem Memorial Scholarship Fund was established, in the fall of 2018, to support secondary education expenses for children of our associates who lost their lives during their time of employment. This is an example of our continued commitment to providing appropriate, thoughtful responses when our associates and their families need support.

Additionally, when communities are devastated by natural disasters, the company—and its associates—steps up to help people get back on their feet. In 2018, the Anthem Foundation's partnership with

“Thanks to the associate volunteer program and supportive co-workers, I’m able to realize my dream of helping when our communities need it the most.”

— *Andrew Piske, Anthem Tech Project Manager*

the American Red Cross helped thousands of people devastated by the massive wildfires that scorched millions of acres in California and the six major hurricanes that hit communities across nine states and U.S. territories.

Andrew Piske, an Anthem tech project manager and former firefighter, along with his K-9 partner, Maddy, was part of the search-and-rescue crew that went door-to-door looking for survivors in the aftermath of Hurricane Michael. “Thanks to the associate volunteer program and supportive co-workers, I’m able to realize my dream of helping when our communities need it the most,” Andrew said.

Associates like Andrew, supported by Anthem's mission of “Improving Lives and Communities,” are proving that helping people in the community is a deep commitment.



Andrew Piske, an Anthem associate and former firefighter, along with his K-9 partner, Maddy

Power of Anthem & the Blues

Anthem entered into a strategic joint venture with Blue Cross and Blue Shield of Louisiana (BCBSLA) to bring together expertise that would benefit hundreds of thousands of Louisianans participating in the state's Medicaid programs. "This partnership is a natural fit for us because together we can improve the health and lives of Louisianans—about a third of whom are eligible for Medicaid—and potentially help lift the state's poor ranking on many health indicators," says Dr. I. Steven Udvarhelyi, president and CEO of BCBSLA.

The collaboration, called Healthy Blue, is designed to serve Louisiana Medicaid participants with the right level of care, when they need it, including access to everything from wellness and prenatal care to behavioral health and smoking cessation programs, as well as regular primary and specialist care. The program even offers transportation to care providers, if needed.

It has led, for example, to better management of chronic diseases, more prompt treatment for those with substance abuse disorders, and an 80 percent improvement in childhood immunization status.



I. Steven Udvarhelyi, M.D., President & CEO of Blue Cross and Blue Shield of Louisiana

Services also go above and beyond to include non-clinical determinants of health, like housing. "Healthy Blue's case managers helped me get into stable housing and get my mental health under control," said Healthy Blue consumer Halie Branam of Prairieville. "They've helped me build confidence to get a job and provide better support for my family."

"We've been able to take Anthem's national expertise in serving the Medicaid population and combine it with the brand they know, with 85 years of understanding Louisiana," says Dr. Udvarhelyi. "So last year, during open enrollment, we saw that when people had the opportunity to choose, they chose Blue."

"We've been able to take Anthem's national expertise in serving the Medicaid population and combine it with the brand they know, with 85 years of understanding Louisiana."

— Dr. I. Steven Udvarhelyi, President and CEO of BCBSLA



*Dr. Udvarhelyi with Aaron Lambert,
President of Healthy Blue*

Peace of mind and a helping hand

“The partnership is unique because many Medicaid participants feel comfortable working with the state’s oldest and largest insurer, while Anthem’s Medicaid platform and national perspective bring not only resources but innovative ideas to improving care,” says Aaron Lambert, president of Healthy Blue. “We think our collaboration will have a big impact on health outcomes.”

As one of the strongest brands in America, Blue Cross and Blue Shield serves nearly 106 million people—approximately one in three Americans. And Anthem has been working across the system to improve affordability and access to care. Working collaboratively and sharing a deep knowledge of the local healthcare environment is a cornerstone of these partnerships, given the opportunity to reach so many people.

“With Anthem’s Medicaid program, we now have a way to help this important, and often vulnerable, Medicaid population receive better healthcare, and doing so together means consumers are getting the best from both of our companies,” Dr. Udvarhelyi explains. “It’s been a great partnership, and if we had the chance to do it again, we wouldn’t hesitate; we would do it in a minute.”

Supporting communities to be smoke-free



> [Play Video](#)

Quitting smoking is tough. But Dorise, a public housing resident in Milwaukee, not only quit with help from the Freedom From Smoking (FFS) program, but also became a champion for others who wish to follow in her footsteps. While the Anthem Foundation has partnered for years with the American Lung Association to help people quit, a smoke-free policy for all public housing locations that went into effect July 31, 2018, prompting the partners to expand the program to help people like Dorise quit smoking for good.



“2018 began a new era for Anthem: an era defined by growth, innovation, and the transformation of healthcare as we know it.”

— Gail K. Boudreaux, President and CEO, Anthem

A message from our President and CEO

2018 began a new era for Anthem: an era defined by growth, innovation, and the transformation of healthcare as we know it. We made significant progress re-orienting the company for growth and improving the overall execution of the enterprise. Our 2018 results demonstrated accelerated top-line momentum, strong medical cost performance and disciplined expense management. We are creating positive change across all aspects of healthcare, and we are just getting started.

As a national leader within the rapidly changing healthcare landscape, we understand the concerns of our stakeholders—customers, consumers, partners and investors—and we know we play an important role in delivering innovative solutions to meet their needs. Across the country, we are working to improve lives, simplify healthcare and reduce overall costs enabling those in greatest need to get the right care...at the right place...at the right time. Our culture, with our bold mission, vision and values, serves as our guide in this work on behalf of those we are fortunate to serve.

Anthem associates bring our strong culture to life each day in their local communities. This past year saw our team members generously give of their time and talents to those in need where they live and work. Through projects at food banks, blood drives, outdoor clean-up efforts and more, our associates volunteered more than 76,000 hours to live out our mission of improving lives and communities. Their compassion represents a true commitment to making a difference.

Looking ahead, 2019 represents even more opportunities to positively impact the healthcare system, our communities and partners. We are focusing on ‘whole person care’ in order to improve outcomes and reduce costs in our local communities. In addition, we are creating the technology tools and platforms allowing Anthem to become a digitally enabled

— ANTHEM'S 2018 ANNUAL REPORT (CONT.)

healthcare company to simplify healthcare for our customers and consumers, and allow care providers to seamlessly engage across the care continuum.

With this strong momentum, I am pleased to share with you our 2018 Anthem Annual Report. Across these pages, you will meet a collection of care providers, consumers, partners and associates demonstrating our values each and every day. Their stories spotlight the various ways we positively impact the healthcare ecosystem by reducing costs, reinventing care delivery, personalizing the consumer experience and engaging with our communities and partners.

Our people are the core of Anthem's success. The dedication of our more than sixty-thousand associates, as illustrated through the stories in this report, is both humbling and inspiring. Consumers are expecting more of their healthcare partner, and at Anthem—we are delivering more.

I am optimistic about the future of Anthem and look forward to our continued success on behalf of those we serve.

Thank you.



Gail K. Boudreaux

President and CEO, Anthem

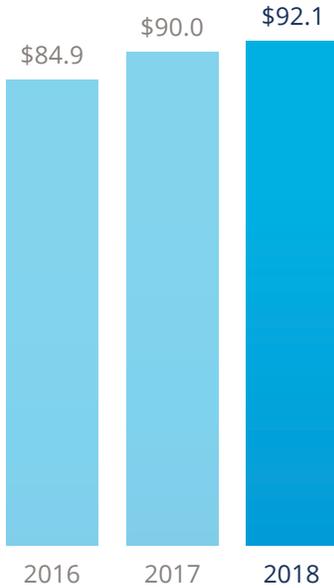
— ANTHEM'S 2018 ANNUAL REPORT

FINANCIALS

Financial Highlights Summary

Total Revenue

(in billions)



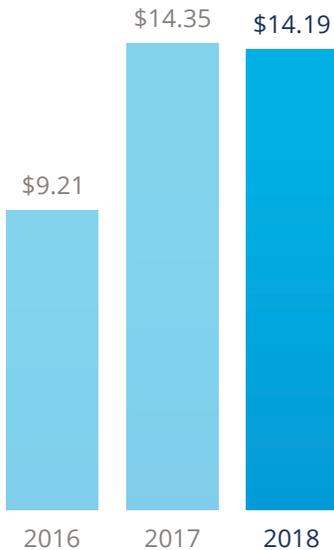
Total Medical Membership

(in millions)



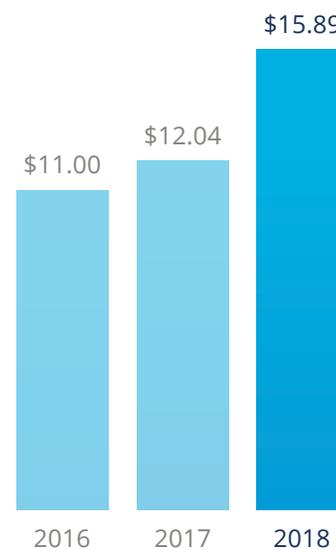
Net Income Per Diluted Share

(in whole dollars)



Adjusted Net Income Per Diluted Share

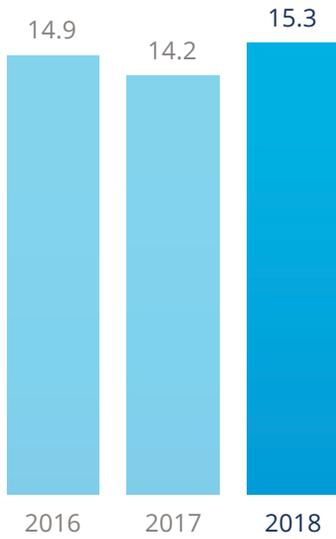
(in whole dollars)



*Refer to the GAAP reconciliation table on page 48.

Financial Highlights Summary

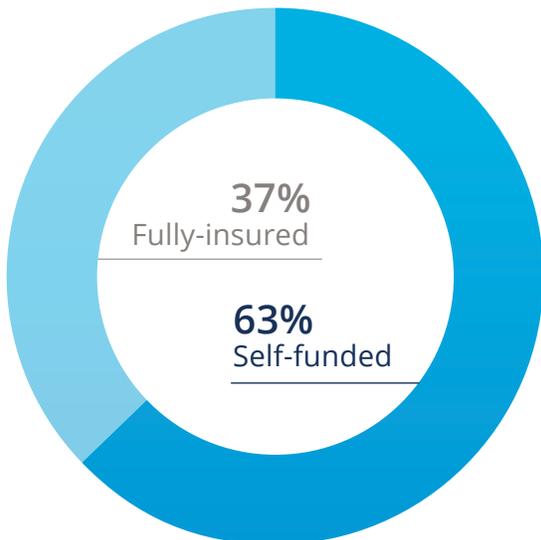
Selling, General and Administrative Expense Ratio



Benefit Expense Ratio
(in billions)



Customer Base



Financial and Membership Highlights

(dollars in millions, except per share data)

	2018	2017	2016
Operating Results			
Total operating revenue	\$91,341	\$89,061	\$84,194
Total revenue	92,105	90,040	84,863
Net income	3,750	3,843	2,470
Net Income Per Share			
Basic	\$14.53	\$14.70	\$9.39
Diluted	14.19	14.35	9.21
Dividends per share	3.00	2.70	2.60
Balance Sheet Information			
Total assets	\$71,571	\$70,540	\$65,083
Total liabilities	43,030	44,037	39,982
Total shareholders' equity	28,541	26,503	25,101
Medical Membership (000s)			
Commercial & Specialty Business	29,814	30,672	30,365
Government Business	10,124	9,627	9,575
Total medical membership	39,938	40,299	39,940
Customer Type			
Local Group	15,733	15,888	15,417
Individual	655	1,588	1,664
National:			
National Accounts	7,588	7,463	7,510
BlueCard®	5,838	5,733	5,774
Total National	13,426	13,196	13,284
Medicare	1,852	1,569	1,457
Medicaid	6,716	6,496	6,548
FEP®	1,556	1,562	1,570
Total medical membership	39,938	40,299	39,940

Financial and Membership Highlights (cont.)

(dollars in millions, except per share data)

	2018	2017	2016
Funding Arrangement			
Self-Funded	25,287	24,862	24,563
Fully-Insured	14,651	15,437	15,377
Total medical membership	39,938	40,299	39,940
Other Membership			
Life and Disability Members	4,795	4,700	4,732
Dental Members	5,807	5,864	5,486
Dental Administration Members	5,327	5,342	5,294
Vision Members	6,946	6,867	6,388

The information presented above should be read in conjunction with the audited consolidated financial statements and accompanying notes and Management's Discussion and Analysis of Financial Condition and Results of Operations included in Anthem's 2018 Annual Report on Form 10-K.

Consolidated Balance Sheets

(in millions, except per share data)

	Dec. 31, 2018	Dec. 31, 2017
Assets		
Current assets:		
Cash and cash equivalents	\$3,934	\$3,609
Fixed maturity securities, current (amortized cost of \$16,894 and \$17,055)	16,692	17,377
Equity securities, current	1,493	3,599
Other invested assets, current	21	17
Accrued investment income	162	163
Premium receivables	4,465	3,605
Self-funded receivables	2,278	2,580
Other receivables	2,558	2,267
Income taxes receivable	10	342
Securities lending collateral	604	455
Other current assets	2,104	2,249
Total current assets	34,321	36,263
Long-term investments:		
Fixed maturity securities (amortized cost of \$486 and \$555)	487	561
Equity securities	33	33
Other invested assets	3,726	3,344
Property and equipment, net	2,735	2,175
Goodwill	20,504	19,231
Other intangible assets	9,007	8,368
Other noncurrent assets	758	565
Total assets	\$71,571	\$70,540
Liabilities and shareholders' equity		
Liabilities		
Current liabilities:		
Policy liabilities:		
Medical claims payable	\$7,454	\$ 7,992
Reserves for future policy benefits	75	70
Other policyholder liabilities	2,590	2,950
Total policy liabilities	10,119	11,012

Consolidated Balance Sheets (cont.)

(in millions, except per share data)

	Dec. 31, 2018	Dec. 31, 2017
Unearned income	902	860
Accounts payable and accrued expenses	4,959	5,024
Security trades pending payable	197	113
Securities lending payable	604	454
Short-term borrowings	1,145	1,275
Current portion of long-term debt	849	1,275
Other current liabilities	3,190	3,343
Total current liabilities	21,965	23,356
Long-term debt, less current portion	17,217	17,382
Reserves for future policy benefits, noncurrent	706	647
Deferred tax liabilities, net	1,960	1,727
Other noncurrent liabilities	1,182	925
Total liabilities	43,030	44,037
Commitments and contingencies – Note 13		
Shareholders' equity		
Preferred stock, without par value, shares authorized – 100,000,000; shares issued and outstanding – none	—	—
Common stock, par value \$0.01, shares authorized – 900,000,000; shares issued and outstanding – 257,395,577 and 256,084,913	3	3
Additional paid-in capital	9,536	8,547
Retained earnings	19,988	18,054
Accumulated other comprehensive loss	(986)	(101)
Total shareholders' equity	28,541	26,503
Total liabilities and shareholders' equity	\$71,571	\$70,540

The information presented above should be read in conjunction with the audited consolidated financial statements and accompanying notes included in Anthem's 2018 Annual Report on Form 10-K.

Consolidated Statements of Income

	Years Ended December 31		
<i>(in millions, except per share data)</i>	2018	2017	2016
Revenues			
Premiums	\$85,421	\$83,648	\$78,860
Administrative fees and other revenue	5,920	5,413	5,334
Total operating revenue	91,341	89,061	84,194
Net investment income	970	867	779
Net realized (losses) gains on financial instruments	(180)	145	5
Other-than-temporary impairment losses on investments:			
Total other-than-temporary impairment losses on investments	(29)	(35)	(147)
Portion of other-than-temporary impairment losses recognized in other comprehensive income (loss)	3	2	32
Other-than-temporary impairment losses recognized in income	(26)	(33)	(115)
Total revenues	92,105	90,040	84,863
Expenses			
Benefit expense	71,895	72,236	66,834
Selling, general and administrative expense	14,020	12,650	12,559
Interest expense	753	739	723
Amortization of other intangible assets	358	169	192
Loss on extinguishment of debt	11	282	—
Total expenses	87,037	86,076	80,308
Income before income tax expense	5,068	3,964	4,555
Income tax expense	1,318	121	2,085
Net income	\$3,750	\$3,843	\$2,470
Net income per share			
Basic	\$14.53	\$14.70	\$9.39
Diluted	\$14.19	\$14.35	\$9.21
Dividends per share	\$3.00	\$2.70	\$2.60

The information presented above should be read in conjunction with the audited financial statements and accompanying notes included in Anthem's 2018 Annual Report on Form 10-K.

Consolidated Statements of Comprehensive Income

	Years Ended December 31		
<i>(in millions)</i>	2018	2017	2016
Net income	\$3,750	\$3,843	\$2,470
Other comprehensive (loss) income, net of tax:			
Change in net unrealized gains/losses on investments	(418)	173	118
Change in non-credit component of other-than-temporary impairment losses on investments	(2)	4	5
Change in net unrealized gains/losses on cash flow hedges	37	(65)	(87)
Change in net periodic pension and post retirement costs	(90)	51	(13)
Foreign currency translation adjustments	(1)	3	2
Other comprehensive (loss) income	(474)	166	25
Total comprehensive income	\$3,276	\$4,009	\$2,495

The information presented above should be read in conjunction with the audited financial statements and accompanying notes included in Anthem's 2018 Annual Report on Form 10-K.

Consolidated Statements of Cash Flows

	Years Ended December 31		
<i>(In millions)</i>	2018	2017	2016
Operating activities			
Net income	\$3,750	\$3,843	\$2,470
Adjustments to reconcile net income to net cash provided by operating activities:			
Net realized losses (gains) on financial instruments	180	(145)	(5)
Other-than-temporary impairment losses recognized in income	26	33	115
Loss on extinguishment of debt	11	282	—
Loss on disposal of assets	8	13	5
Deferred income taxes	91	(1,272)	127
Amortization, net of accretion	1,008	780	808
Depreciation expense	124	111	104
Impairment of property and equipment	5	2	45
Share-based compensation	226	170	165
Excess tax benefits from share-based compensation	—	—	(54)
Changes in operating assets and liabilities:			
Receivables, net	(695)	(22)	(1,381)
Other invested assets	(1)	(36)	(19)
Other assets	(26)	(629)	(128)
Policy liabilities	(1,059)	732	322
Unearned income	(36)	(120)	(174)
Accounts payable and accrued expenses	122	922	182
Other liabilities	(25)	(120)	606
Income taxes	323	(194)	179
Other, net	(205)	(165)	(97)
Net cash provided by operating activities	3,827	4,185	3,270
Investing activities			
Purchases of fixed maturity securities	(8,244)	(9,795)	(10,158)
Proceeds from fixed maturity securities:			
Sales	6,442	7,932	8,636
Maturities, calls and redemptions	1,938	1,848	1,419
Purchases of equity securities	(896)	(5,416)	(1,476)
Proceeds from sales of equity securities	2,809	3,463	1,593
Purchases of other invested assets	(531)	(1,164)	(433)

Consolidated Statements of Cash Flows (cont.)

	Years Ended December 31		
<i>(In millions)</i>	2018	2017	2016
Proceeds from sales of other invested assets	411	219	305
Changes in collateral and settlement of non-hedging derivatives	—	65	(35)
Changes in securities lending collateral	(149)	625	222
Purchases of subsidiaries, net of cash acquired	(1,760)	(2,080)	—
Purchases of property and equipment	(1,208)	(800)	(584)
Proceeds from sales of property and equipment	—	9	—
Other, net	(71)	12	(3)
Net cash used in investing activities	(1,259)	(5,082)	(514)
Financing activities			
Net (repayments of) proceeds from commercial paper borrowings	(107)	175	(53)
Proceeds from long-term borrowings	835	5,458	—
Repayments of long-term borrowings	(1,684)	(2,815)	—
Proceeds from short-term borrowings	9,120	5,835	2,400
Repayments of short-term borrowings	(9,250)	(5,000)	(2,500)
Changes in securities lending payable	150	(625)	(222)
Changes in bank overdrafts	(210)	71	513
Proceeds from sale of put options	1	1	—
Proceeds from issuance of common stock under Equity Units stock purchase contracts	1,250	—	—
Repurchase and retirement of common stock	(1,685)	(1,998)	—
Change in collateral and settlements of debt-related derivatives	23	(149)	(360)
Cash dividends	(776)	(705)	(684)
Proceeds from issuance of common stock under employee stock plans	173	225	120
Taxes paid through withholding of common stock under employee stock plans	(81)	(46)	(67)
Excess tax benefits from share-based compensation	—	—	54
Net cash (used in) provided by financing activities	(2,241)	427	(799)
Effect of foreign exchange rates on cash and cash equivalents	(2)	4	5
Change in cash and cash equivalents	325	(466)	1,962
Cash and cash equivalents at beginning of year	3,609	4,075	2,113
Cash and cash equivalents at end of year	\$3,934	\$3,609	\$4,075

The information presented above should be read in conjunction with the audited financial statements and accompanying notes included in Anthem's 2018 Annual Report on Form 10-K.

GAAP Reconciliation

(Unaudited)

We have referenced "Adjusted Net Income Per Diluted Share", which is a non-GAAP measure, in this document. This non-GAAP measure is not intended to be an alternative to any measure calculated in accordance with GAAP. Rather, this non-GAAP measure is intended to aid investors in understanding and analyzing our core operating results and comparing our financial results. A reconciliation of this measure to the most directly comparable measure calculated in accordance with GAAP is presented below.

	Years Ended December 31		
<i>(in millions, except per share data)</i>	2018	2017	2016
Net income per diluted share	\$14.19	\$14.35	\$9.21
Add / (Subtract):			
Net realized losses/(gains) on financial instruments	0.68	(0.54)	(0.02)
Other-than-temporary impairment losses recognized in income	0.10	0.12	0.43
Amortization of other intangible assets	1.36	0.63	0.72
Transaction related costs	0.03	0.62	1.20
Loss on extinguishment of debt	0.04	1.05	—
Deferred tax benefit from corporate tax reform	—	(4.14)	—
Penn Treaty assessment costs	—	0.95	—
2015 cyber attack litigation	—	0.43	—
Income tax true-up of prior transaction costs	—	(0.26)	—
Tricare bid conclusion costs	—	—	0.14
Deferred tax asset write-off from California tax legislation	—	—	0.08
Tax impact of non-GAAP adjustments	(0.51)	(1.18)	(0.76)
Rounding impact	—	0.01	—
Net adjustment items	1.70	(2.31)	1.79
Adjusted net income per diluted share or Adjusted EPS	\$15.89	\$12.04	\$11.00

— ANTHEM'S 2018 ANNUAL REPORT

2018 CORPORATE INFORMATION

— 2018 CORPORATE INFORMATION

Anthem is a leading health benefits company dedicated to improving lives and communities, and making healthcare simpler. Through its affiliated companies, Anthem serves more than 74 million people, including nearly 40 million within its family of health plans. We aim to be the most innovative, valuable and inclusive partner.

We are an independent licensee of the Blue Cross and Blue Shield Association. We serve our members as the Blue Cross licensee for California and as the Blue Cross and Blue Shield, or 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. We also conduct business through arrangements with other BCBS licensees. Through our subsidiaries, we also serve customers in over 25 states across the country as America's 1st Choice, Amerigroup, Aspire Health, CareMore, Freedom Health, HealthLink, HealthSun, Optimum HealthCare, Simply Healthcare and/or Unicare. We are licensed to conduct insurance operations in all 50 states and the District of Columbia through our subsidiaries.

Corporate Headquarters

Anthem, Inc.
220 Virginia Avenue
Indianapolis, IN 46204
www.antheminc.com

2018 Account Questions

Our transfer agent, Computershare, can help you with a variety of shareholder-related services, including:

- Account status
- Sale or purchase of shares
- Change of address
- Transfer of stock

You can call Computershare toll-free at: (866) 299-9628
Monday through Friday, excluding holidays.

Written correspondence can be sent to:
Anthem Shareholder Services
c/o Computershare
P.O. Box 43078
Providence, Rhode Island 02940-3078

Please include your name, address and telephone number or e-mail address with all correspondence. E-mail correspondence can be sent to antheminc@computershare.com.

— EXECUTIVE LEADERSHIP TEAM

Gail K. Boudreaux

President and Chief Executive Officer

John E. Gallina

Executive Vice President and
Chief Financial Officer

Peter D. Haytaian

Executive Vice President and President,
Commercial and Specialty Business Division

Gloria McCarthy

Executive Vice President and
Chief Administrative Officer

Felicia F. Norwood

Executive Vice President and President,
Government Business Division

Dr. Prakash Patel

Executive Vice President and President,
Diversified Business Group

Leah S. Stark

Executive Vice President and
Chief Human Resources Officer

Thomas C. Zielinski

Executive Vice President and
General Counsel

— BOARD OF DIRECTORS

Elizabeth E. Tallett ^{1, 2, 4, 5}

Chair of the Board, Anthem, Inc.

Gail K. Boudreaux

President and Chief Executive Officer,
Anthem, Inc.

Lewis Hay III ^{2, 4, 5}

Former Chairman and CEO,
NextEra Energy, Inc. Independent Director

Bahija Jallal ^{2, 3}

Chief Executive Officer,
Immunocore Limited

Ramiro G. Peru ^{2, 3}

Former Executive Vice President
and Chief Financial Officer,
Phelps Dodge Corporation

R. Kerry Clark ^{2, 3}

Former Chairman and Chief Executive Officer,
Cardinal Health, Inc.

Robert L. Dixon, Jr. ^{2, 4, 5}

Former Global Chief Information Officer
and Senior Vice President, PepsiCo, Inc.

Julie A. Hill ^{2, 4, 5}

Owner of the Hill Company

Antonio F. Neri ^{2, 3}

President and Chief Executive Officer,
Hewlett Packard Enterprise

George A. Schaefer, Jr. ^{2, 3}

Former Chairman and CEO,
Fifth Third Bank

¹ Chair of Board, ² Independent Director, ³ Audit Committee, ⁴ Compensation Committee,

⁵ Governance Committee; Information as of March 2019.

— AWARDS & CORPORATE RECOGNITION



America's Best Employers
Forbes, 2015-2018



**America's Most
JUST Companies Ranking**
JUST Capital/Forbes, 2018



**Best 50 Large Companies
for Women**
Comparably, 2018



Best Employers for Diversity
Forbes, 2018



**Best Employers for
New Graduates 2018**
Forbes, 2018



Best Places for Disability Inclusion
*Disability Equality Index (Founding Partner)
—Disability: IN,™ 2015-2018*



**Best Places to Work for
LGBTQ Equality**
*Corporate Equality Index
Human Rights Campaign, 2015-2018*



Corporate Inclusion Index
*Hispanic Association on Corporate
Responsibility (HACR), 2011-2018*



CSR Campaign of the Year Award
Ragan's PR Daily, 2018



**Diversity Best Practices
Inclusion Index**
*Working Mother Research Institute,
2017-2018*



Dow Jones Sustainability Index
RobecoSAM, 2018



FTSE4Good Index
FTSE Russell, 2018



— AWARDS & CORPORATE RECOGNITION (CONT.)

